



Annual Report Insurance Business in Jordan 2015

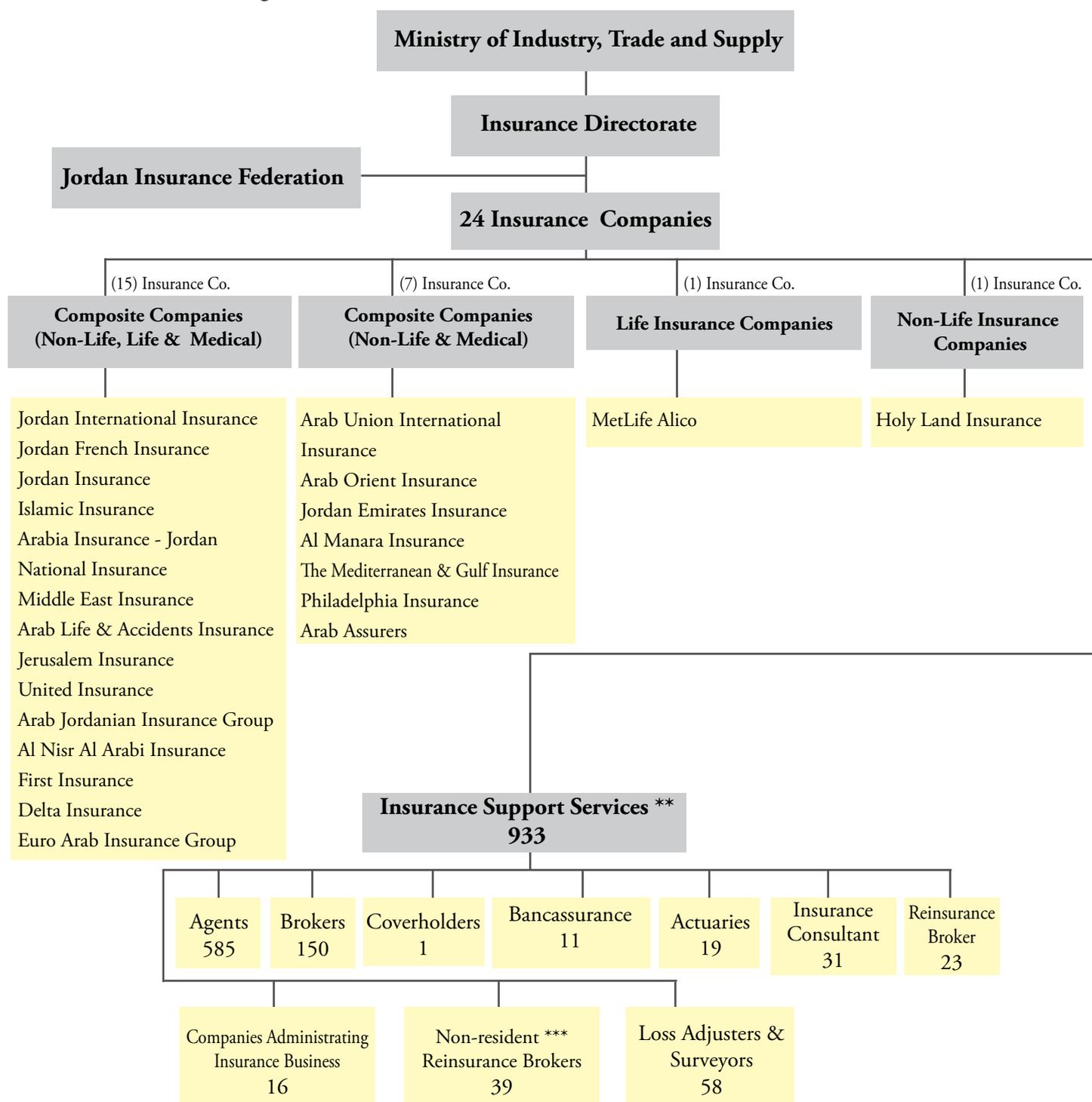
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Annual Report 2015

<i>Table No.</i>	<i>Description</i>	<i>Page No.</i>
Charts	Growth in Insurance Business 2015	1-2
Table (1)	Insurance Business for the Year 2014-2015	3
Table (2)	Insurance Operations For The Year 2015 (Total Premiums & Paid Claims)	4
Table (3)	Insurance Branches Results As in 31/12/2015 Premiums, Abroad Reinsures Premiums Share, Paid Claims, Abroad Reinsurers Claims Share, Net Technical Profit (Loss), Loss Ratio	6
Table (4)	Balance Sheet for The Jordanian Insurance Companies for The Year 2014-2015	7
Table (5)	Income Statement for The Jordanian Insurance Companies for The Year 2014-2015	8
Table (6)	Growth of Premiums for all Classes 2006-2015	9
Table (7)	Growth of Paid Claims for all Classes 2006-2015	10
Table (8)	Written Premiums of Jordan Insurance Market 2014-2015	11
Table (9)	Paid Claims of Jordan Insurance Market 2014-2015	12
Chart	Companies Shares % in Gross Premiums for the year of 2015	13
Table (10)	Underwritten Premiums 2015-Companies Share of all Classes	14-15
Table (11)	Motor Underwritten Premiums 2015	16
Table (12)	Companies Classification & Share of Gross Written Premiums for The Year 2015	17-20
Chart	Companies Share of Paid Claims for The Year 2015	21
Table (13)	Paid Claims 2015-Companies Share of all Classes	22-23
Table (14)	Motor Paid Claims 2015	24
Table (15)	Companies Classification & Share of Paid Claims for The Year 2015	25-28
Table (16)	Net Profit (Loss) for Jordan Insurance Companies as Per Class for The Year 2015	29-30
Table (17)	Motor Net Profit (Loss) as in 31/12/2015	31
Table (18)	Insurance Companies According to Profit (Loss) as Per Class for The Year 2015	32-35
Table (19)	Total Assets/Investments/Paid-up Capital/ Shareholders' Equity/ Retained Earnings (Accumulated Profit & (Loss)) 2015	36
Table (20)	Insurance Companies According to Total Assets, Investments, Paid Up Capital for The Year 2015	37
Table (21)	Classification of The Insurance Companies According to Shareholders' Equity, Retained Earnings, Statutory Reserve, Voluntary Reserve of 2015	38
Table (22)	Insurance Companies According to Fixed Assets and Other Assets 2015	39
Table (23)	Insurance Companies According to Statutory & Voluntary Reserves 2015	40
Table (24)	Insurance Companies Balance Sheet Indicators as in 2015	41
Table (25)	Insurance Companies Balance Sheet Indicators as in 2014	42
Table (26)	Gross Administrative Expenses for Insurance Companies Distributed on Insurance Underwriting Branches for The Year 2015	43-44
Table (27)	Gross Administrative & General Expenses for Jordan Insurance Companies for The Year 2015	45
Table (28)	% of Takaful Insurance From Gross Insurance Premiums (Allocated to Insurance Branches) 2010-2015	46
Table (29)	% of Takaful Insurance From Gross Insurance Paid Claims (Allocated to Insurance Branches) 2010-2015	47
Table (30)	Takaful Insurance Business (Premiums, Paid Claims) Allocated to Insurance Branches 2015 & 2014	48
Table (31)	Takaful Insurance Business (Profit (Loss)) Allocated to Insurance Branches 2015& 2014	49
Table (32)	Jordanian, Arab and Foreign Shares in Insurance Companies Paid up Capitals for the year 2015	50

Structure of the Jordanian Insurance Sector 2015 -2016 *



Number of employees in insurance sector: *****

The number of employees in Jordanian insurance sector in 2015 increased by 1,3% to reach 2867 employee compared to 2831 employee in 2014 (These numbers include the employees in Jordan Insurance Federation and in the 24 insurance companies members in the Federation excluding sales agents).

There are (933) corporation provides insurance support services including insurance agents, brokers, loss adjusters, actuaries, consultants, reinsurance brokers and companies administrating insurance business (TPA), bancassurance, coverholders and non-resident reinsurance brokers.

* Insurance Commission was cancelled according to act No. (17) of 2014 (Restructuring, Governmental Entities. All Insurance) Commission tasks and authorities were transferred to Insurance Directorate in Ministry of Industry and Trade.

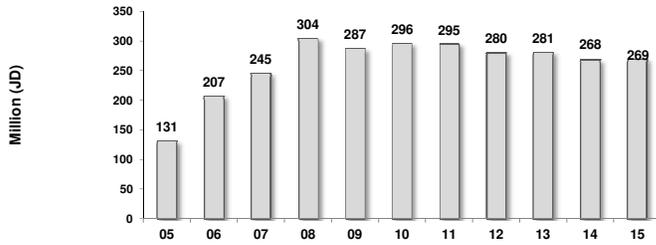
** Source: the initial yearly report issued by former Insurance Commission.

*** Non-resident reinsurance broker is a reinsurance broker not resident in Jordan, also didn't take it as his business headquarter and he's licensed or registered to practice reinsurance business outside Jordan and to provide his services to any insurance company inside Jordan according to decision No. (3) for the year 2008 issued by general manager of Insurance Commission.

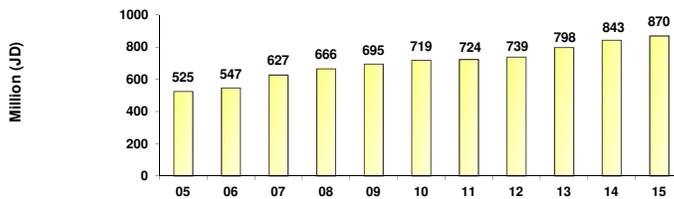
**** The number of employees in the Jordanian insurance sector excludes the number of employees in Insurance Directorate/ former Insurance Commission for the years 2013 & 2014 because the actual employees number is unavailable of Insurance Directorate after the cancellation of Insurance Commission according to act No. (17) of 2014 & transferring it's duties & responsibilities to the Ministry of Industry & Trade.

***** The number of insurance companies in Jordan in 2012 was 28 companies and in 2013 Gerasa General Assembly decided to liquidate voluntry the company on May/ 2013 and early 2014 Insurance Commission decided to annualled Arab German Insurance Co. & Al Barakah Takaful which decreased the number to be 25 insurance companies, and in 2015 Al Yarmouk Insurance Company was merged with First Insurance Company which decreased the number to be 24 Insurance Companies.

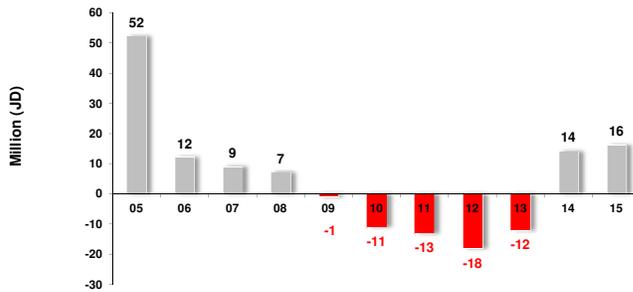
Growth in Insurance Business 2005- 2015 *



Paid Up Capital 2005-2015

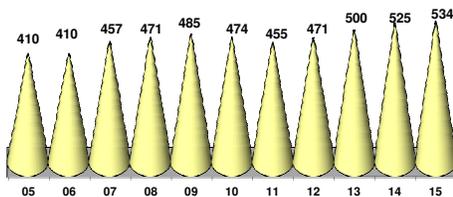


Total Assets 2005-2015



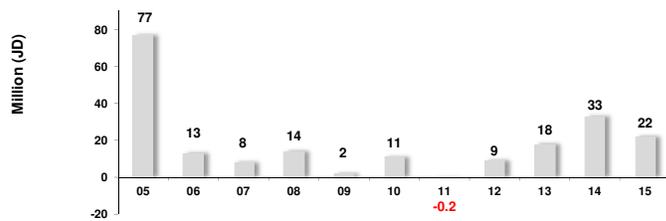
Total Retained Earnings (Accumulated Losses) 2005-2015

Million (JD)

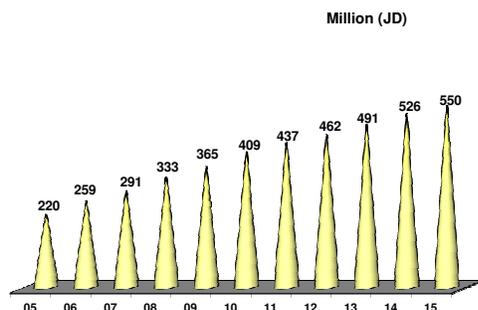


Investments 2005-2015

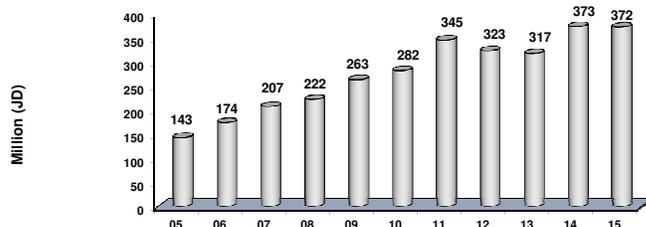
* The number of Insurance Companies from (2005 - 2006) is 26 Companies.
 The number of Insurance Companies for the year (2007) is 28 Companies (MEDGULF and Darkom Insurance Companies were established)
 The number of Insurance Companies for the year (2008) is 29 Companies (First Insurance Company was established)
 The number of Insurance Companies from (2009 - 2012) is 28 Companies (Darkom Insurance Company was withdrew)
 The number of Insurance Companies for the year (2013 and 2014) is 25 Companies (Gerasa, Al Baraka Takaful and Arab German Insurance Companies were liquidated and withdrew from the market)
 The number of insurance companies for the year 2015 is 24 companies(Al yarmouk insurance company was merged with First insurance company).



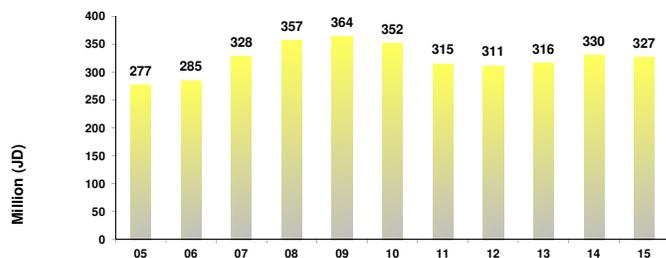
Net Profit before Tax (Loss) 2005-2015



Total Underwritten Premiums 2005-2015



Total Paid Claims 2005-2015



Total Shareholders Equity 2005-2015

* The number of Insurance Companies from (2005 - 2006) is 26 Companies.
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Table (1)
Insurance Business for the Year 2015

	2015	2014	%Change
	(JD)		
Total Underwritten Premiums	550.366.870	525.708.175	4.7%
Non-Life Premiums (General Insurances)	334.932.821	330.941.901	1.2%
Life Premiums	61.038.255	53.096.513	15.0%
Medical Premiums	154.395.794	141.669.761	9.0%
Total Paid Claims	371.770.418	372.917.554	-0.3%
Non-Life Paid Claims (General Insurances)	220.526.996	231.018.190	-4.5%
Life Paid Claims	27.212.033	28.542.839	-4.7%
Medical Paid Claims	124.031.389	113.356.525	9.4%
	Million JD		
Shareholders' Equity	326.8	330.5	-1.1%
Total Technical Provisions	387.5	356.4	8.7%
Paid Up Capital	269	268.3	0.3%
Total Shareholders' Equity&Technical Provisions	714.3	686.9	4%
Total Assets	870.2	842.5	3.3%
Investments	533.6	524.6	2%
Retained Earnings (Accumulated Losses)	15.9	14	14%
Net Technical Profit (Loss) Before Tax	30.3	40.9	-26.0%
Net Technical Profit (Loss) Inside Jordan	34	34.9	-2.6%
Net Technical Profit (Loss) of Branches Outside Jordan	-1.2	0.8	-255.3%
Net Technical (Loss) Profit (Inside & Outside Jordan)	32.8	35.7	-8%
Net Profit (Loss) (After Tax and Fees)	22.1	32.9	-32.6%

* Source: Financial Annual Reports for (24) Insurance Companies.

Table (2)
Insurance Operations For the Year 2015 *
Total Premiums & Paid Claims **
For (24) Insurance Companies (JD)

Underwritten Premiums							Paid Claims						
Branch / Year	2015 (24 Companies)	Change% 2014	Branch Share of Total	2014 (25 Companies)	Change% 2013	Branch Share of Total	Branch / Year	2015 (25 Companies)	Change% 2014	Branch Share of Total Paid	2014 (25 Companies)	Change% 2013	Branch Share of Total Paid
Marine Insurance**	24,085,474	-16%	4.4%	28,658,379	2%	5.5%	Marine Insurance*	7,309,789	3.3%	2.0%	7,074,415	10.3%	1.9%
Fire Insurance	69,510,772	0.6%	12.6%	69,119,571	1.1%	13.1%	Fire Insurance	19,919,195	-52.7%	5.4%	42,142,301	230.5%	11.3%
Motor Insurance	221,882,435	4.4%	40.3%	212,529,081	5.4%	40.4%	Motor Insurance	188,462,270	7.3%	50.7%	175,678,592	9.5%	47.1%
Compulsory (Third Party Liability Ins.)	150,735,667	3.3%	27.4%	145,973,389	6.8%	27.8%	Compulsory (Third Party Liability	127,590,797	10.4%	34%	115,527,438	10.2%	31.0%
Comprehensive (Own Damage)Ins.	71,146,768	6.9%	12.9%	66,555,692	2.4%	12.7%	Comprehensive (Own Damage)In:	60,871,473	1.2%	16.4%	60,151,154	8.3%	16.1%
Credit Insurance	979,969	40.2%	0.2%	699,052	75.7%	0.1%	Credit Insurance	906,772	26.4%	0.2%	717,124	-10.7%	0.2%
General Accident Insurance***	18,474,171	-7%	3.4%	19,935,818	13%	3.9%	General Accident Insurance**	3,928,970	-27.3%	1.1%	5,405,758	195.8%	1.4%
Total General Insurances	334,932,821	1.2%	61%	330,941,901	4.7%	63.0%	Total General Insurances	220,526,996	-4.5%	59.3%	231,018,190	26.8%	61.9%
Life Assurance	61,038,255	15.0%	11.1%	53,096,513	11.9%	10.1%	Life Assurance***	27,212,033	-4.7%	7.3%	28,542,839	16.5%	7.7%
Medical Insurance	154,395,794	9.0%	28.1%	141,669,761	11.2%	26.9%	Medical Insurance	124,031,389	9.4%	33.4%	113,356,525	2.7%	30.4%
Total Life & Medical Insurances	215,434,049	10.6%	39%	194,766,274	11.4%	37%	Total Life & Medical Insurances	151,243,422	6.6%	40.7%	141,899,364	5.2%	38.1%
Total Premiums	550,366,870	4.7%	100%	525,708,175	7.1%	100%	Total Paid Claims	371,770,418	-0.3%	100%	372,917,554	17.6%	100%

* Source: annual reports 31/12/ 2015 for insurance companies.

** the figures above represent the operations as 24 insurance companies including alyarmouk insurance company which was merged with first insurance company in 18/11/2015 as its figures were included in the new company after merger.

** Marine insurance premiums in 2015 include Aviation insurance with an amount of JD(1.571.488)and 7 insurance . companies practice it

*** General Accident Insurance for 2015 include Liability insurance in an amount of JD (7.428.601) in addition to other insurances.

* The Company's didn't any Aviation claims for 2015.

** General Accident Claims for 2015 include Liability insurance paid claims in an amount of JD (378.788) in addition to other insurances

*** Life Assurance claims in 2015 include the amounts paid for surrender and maturity policies in an amount of JD (6.647.210).

Table (2)

Gross Premiums & Paid Claims and percentages % Shares According to Branches for the year 2015 (JD)

Tbl.2-2

Insurance branch	Premiums	Change%	Branch share	Branch share	Paid Claims	Change%	Branch share	Branch share
		2014	from General Insurances	from total premiums		2014	from General Insurances	from total Paid Claims
Marine Insurance	24.085.474	-16%	7.20%	4.40%	7.309.789	3.30%	3.30%	2%
Fire Insurance	69.510.772	0.60%	20.80%	12.60%	19.919.195	-52.70%	9%	5.40%
Motor Insurance	221.882.435	4.40%	66.20%	40.30%	188.462.270	7.30%	85.50%	50.70%
Compulsory (Third Party Liability Ins.)	150.735.667	3.30%	45.00%	27.40%	127.590.797	10.40%	57.90%	34%
Comprehensive (Own Damage)Ins.	71.146.768	6.90%	21.20%	12.90%	60.871.473	1.20%	27.60%	16.40%
Credit Insurance	979.969	40.20%	0.30%	0.20%	906.772	26.40%	0.40%	0.20%
General Accident Insurance	18.474.171	-7%	5.50%	3.40%	3.928.970	-27.30%	1.80%	1.10%
Total General Insurances	334.932.821	1.20%	100%	61%	220.526.996	-4.50%	100%	59.30%

Insurance branch	Premiums	Change%	Branch share	Branch share	Paid Claims	Change%	Branch share	Branch share
		2014	from Insurances	premiums		2014	from Insurances	Claims
Life Assurance	61.038.255	15%	28.30%	11.10%	27.212.033	-4.70%	18%	7.30%
Medical Insurance	154.395.794	9%	71.70%	28.10%	124.031.389	9.40%	82%	33.40%
Total Life & Medical Insurances	215.434.049	10.60%	100%	39%	151.243.422	6.60%	100%	40.70%
Total	550.366.870	4.70%		100%	371.770.418	-0.30%		100%

Table (3)

Insurance Branches

**Premiums, Abroad Reinsurer's Premiums Share, Paid Claims, Abroad Reinsurer's Paid Claims Share,
Net Technical Profits (Loss) and Loss Ratio (Jordan) For 2015-2014 (JD)**

Branch	Underwritten Premiums		Abroad Reinsurer's Premiums Share		Paid Claims		Abroad Reinsurer's Claims Share		% Loss Ratio *		Net Technical Profit (Loss)	
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
Marine & Aviation Insurance	24,085,474	28,658,379	18,959,059	22,863,728	7,309,789	7,074,415	5,819,014	5,702,265	26.8	14.9	4,971,250	5,613,229
Motor Insurance	221,882,435	212,529,081	5,891,829	5,277,774	188,462,270	175,678,592	2,569,615	2,580,482	82.3	82.6	7,453,694	8,240,162
Compulsory (Third Party Liability Ins.)	150,735,667	145,973,389	3,501,277	3,298,965	127,590,797	115,527,438	2,012,596	2,082,854	91.8	90.1	-10,050,298	-6,254,661
Comprehensive (Own Damage)	71,146,768	66,555,692	2,390,552	1,978,809	60,871,473	60,151,154	557,019	497,628	63.2	67	17,503,992	14,494,823
Fire Insurance	69,510,772	69,119,571	49,614,119	50,835,885	19,919,195	42,142,301	15,306,546	34,762,368	41	42.1	3,010,673	3,708,222
General Accident Insurance	18,474,171	19,935,818	12,107,288	13,265,109	3,928,970	5,405,758	2,665,162	4,396,294	14.3	30.1	3,770,753	2,729,897
Credit Insurance	979,969	699,052	728,364	450,320	906,772	717,124	192,400	103,769	35.5	-18.5	554,519	357,359
Total General Insurances	334,932,821	330,941,901	87,300,659	92,692,816	220,526,996	231,018,190	26,552,737	47,545,178	78.9	79.3	19,760,889	20,648,869
Medical Insurance	154,395,794	141,669,761	66,018,227	60,006,254	124,031,389	113,356,525	54,262,673	44,074,197	81.1	82.9	7,983,934	7,974,381
Life Assurance	61,038,255	53,096,513	18,903,003	17,270,186	27,212,033	28,542,839	12,779,871	13,439,501	48.6	47.5	6,254,921	6,288,306
Total Life & Medical Insurances	215,434,049	194,766,274	84,921,230	77,276,440	151,243,422	141,899,364	67,042,544	57,513,698	72.8	74.4	14,238,855	14,262,687
Total	550,366,870	525,708,175	172,221,889	169,969,256	371,770,418	372,917,554	93,595,281	105,058,876	76.8	77.6	33,999,744	34,911,556

* Loss Ratio of the market = net claims cost / net premiums revenue %.

Table (4)

**Balance Sheet for the Jordanian Insurance Sector
for The Year ending in 31/12/2015 (JD)**

Details	2015	2014	Percentage Change %
Deposits at Bank	233,684,109	232,197,226	1
Financial Assets at Fair Value Through Profit or Loss	32,622,976	40,548,875	-20
Financial Assets at Fair Value Through Other Comprehensive Income	87,780,944	87,104,707	1
Financial Assets at Amortized Cost	83,036,104	73,363,495	13
Investments in Subsidiaries & Associates	122,934	142,634	-14
Property Investments	88,232,734	84,071,663	4.9
Loans to life policies holders	7,959,941	7,145,060	11
Other Investments	164,411	11,186	1370
Total Investments	533,604,153	524,584,846	1.7
Cash on Hand & at Banks	37,804,558	40,740,723	-7
Receivable Notes & Post-Dated Cheques	27,274,453	26,961,702	1
Accounts Receivable - Net	134,815,379	120,780,463	12
Due from Reinsurers	28,473,346	22,283,473	28
Deferred Tax Assets	17,130,104	16,180,312	6
Property & Equipment - Net	63,348,852	57,753,891	10
Intangible Assets	1,289,119	1,279,227	1
Other Assets	13,654,621	12,918,475	6
Others	12,770,724	19,065,648	-33
Total Assets	870,165,309	842,548,760	3.3
Net Unearned Premiums Provision	132,892,189	124,303,434	7
Net Outstanding Claims Provision	160,729,978	148,195,579	8
Net Mathematical Provision	93,598,982	83,612,191	12
Other Technical Provisions	250,000	250,000	0
Deficit in Premiums Provision	50,000	49,220	2
Total Technical Provisions	387,521,149	356,410,424	9
Bank Loans	3,756,501	5,184,269	-28
Accounts Payable	37,184,322	33,227,662	12
Accrued Expenses	1,437,840	1,525,922	-6
Due to other Reinsurers	62,969,016	60,706,870	4
Other Provisions	5,751,821	6,117,533	-6
Income Tax Provision	6,137,703	7,982,057	-23
Loans	4,000,000	4,000,000	0
Deferred Tax Liability	2,250,413	2,369,655	-5
Other Liabilities	28,086,869	28,380,739	-1
Others	328,209	114,187	187
Total Liabilities	539,423,843	506,019,318	7
Paid Up Capital	269,011,890	268,252,408	0.3
Treasury Stocks	-267,583	-255,181	5
Net Premiums on Paid Up Capital	-4,174,378	-1,733,492	141
Statutory Reserve	43,122,789	40,762,851	6
Voluntary Reserve	5,295,276	4,984,109	6
Other Reserves	2,225	2,225	0
Accumulated Change in Fair Value	-7,974,067	-1,151,496	592
Retained Earnings (Accumulated) Profit & Losses	15,910,083	14,023,266	13.5
Period's Profit (Loss)	408,669		
Others	5,439,564	5,593,636	-3
Total Shareholder's Equity	326,774,468	330,478,326	-1.1
Minority Interest	1,974,629	2,058,748	-4
Total Owner's Equity	328,749,097	332,537,074	-1.1
Others	1,992,369	3,992,368	-50
Total Liabilities & Owner's Equity	870,165,309	842,548,760	3

Table (5)
Income Statement for Insurance Companies
for the Year ending in 31/12/2015 (JD)

Details	2015	2014	Percentage Change %
Total Written Premiums*	560,346,626	535,262,071	5
Reinsurer's Share	203,761,281	200,706,843	2
Net Written Premiums	356,585,345	334,555,228	7
Net change in Unearned Premiums Provision	9,139,291	3,917,559	133
Net Change in Mathematical Provision	10,142,717	7,304,215	39
Net Change in Premiums Shortage Provision	780	-19,452	-104
Net Earned Premiums Income	337,302,557	323,352,906	4
Commissions Received	26,620,554	25,989,702	2
Issuing Fees	19,748,643	19,807,458	0
Interests Revenues	12,615,856	14,758,648	-15
Gain (Losses) from Financial Assets & Investments	5,545,227	7,280,744	-24
Other Revenues related to underwriting accounts	2,525,220	2,416,290	5
Net-change in fair value for financial assets at fair value through income statements profit & Loss	91,384	84,993	8
Profit of financial assets at fair value through comprehensive income	105,558	102,229	3
Revenue of property investment		128,258	
Investments revenue related to underwriting accounts	1,509,606	1,307,088	15
Other Revenues	3,842,688	3,422,705	12
Total Revenues	409,907,293	398,651,021	3
Paid Claims	371,458,314	371,611,469	0
Maturity & Surrender of Policies	6,647,210	6,809,503	-2
Subrogation (Recoveries)	34,836,292	33,632,836	4
Reinsurer's Share	102,221,129	117,929,529	-13
Net Paid Claims	241,048,103	226,858,607	6
Net Change in Outstanding Claims Provision	12,776,184	17,171,056	-26
Allocated Administrative Expenses	18,876,320	18,659,253	1
Excess of Loss Premiums	7,138,276	7,142,309	0
Acquisition Policies Fees	20,489,836	19,788,600	4
Underwriting Administrative Expenses	8,759,423	8,294,423	6
Paid Commissions	2,973,075	2,495,190	19
Allocated Employees Expenses	36,864,624	34,579,723	7
Others	189,541	129,933	46
Net Cost of Claims	349,115,382	335,119,094	4
Other Expenses	862,596	971,511	-11
Employees Expenses (Unallocated)	11,270,981	8,890,176	27
Depreciation	4,223,937	3,858,754	9
Unallocated Administrative Expenses	5,961,910	4,975,915	20
Doubtful Debts Expense	5,517,882	1,980,391	179
Low Losses in Fixed Assets	13,121	-904	-1551
Doubtful Debts Expense (Amortized Cost)	35,842	68,500	-48
Banks Interests & Expenses	260,000	90,000	189
Doubtful Debts Provision	383,135	160,000	139
Bad Debts	409,155	39,650	932
Other Provisions	1,577,846	1,629,266	-3
Total Expenses	30,516,405	22,663,259	35
Net Profit(Loss) Before Tax	30,275,506	40,868,668	-26
Income Tax Provision	8,007,047	8,006,730	0
Expected operation's Profit	-127,297		
Net Profit After Tax	22,141,162	32,861,938	-32.6

* The total written premiums include the branches premiums of two insurance companies who have outside Jordan branches.

Table (6)
Growth of Premiums for All Classes 2006- 2015 (JD)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
MARINE & AVIATION INSURANCE*	22,480,539	23,659,208	29,305,374	25,570,630	24,613,910	30,738,029	30,150,137	28,086,631	28,658,379	24,085,474
* Less (Local) reinsurers premiums	1,059,363	923,008	1,009,692	746,095	1,070,048	1,668,361	2,164,549	1,287,824	1,344,779	1,176,713
* Less (Abroad) reinsurers premiums	18,034,763	18,732,262	23,992,651	21,466,432	20,167,078	25,545,676	24,363,515	22,879,389	22,863,728	18,959,059
* Net retained premiums	3,386,413	4,003,938	4,303,031	3,358,103	3,376,784	3,523,992	3,622,073	3,919,418	4,449,872	3,949,702
FIRE INSURANCE	35,157,911	42,107,238	47,261,451	54,354,414	56,342,885	57,369,056	60,651,004	68,339,553	69,119,571	69,510,772
* Less (Local) reinsurers premiums	5,904,345	6,058,814	8,767,024	13,347,633	11,763,576	11,489,787	11,033,529	12,608,340	14,697,256	16,053,060
* Less (Abroad) reinsurers premiums	27,347,592	33,859,232	36,255,601	38,431,711	41,841,091	42,858,018	46,200,213	51,766,876	50,835,885	49,614,119
* Net retained premiums	1,905,974	2,189,192	2,238,826	2,575,070	2,738,218	3,021,251	3,417,262	3,964,337	3,586,430	3,843,593
MOTOR INSURANCE	121,046,810	129,986,435	139,192,995	150,027,926	176,714,739	184,688,009	193,332,018	201,672,152	212,529,081	221,882,435
* Less (Local) reinsurers premiums	13,182,704	9,687,405	8,140,450	9,941,442	11,667,555	12,610,958	12,498,604	12,717,518	13,241,096	12,376,940
* Less (Abroad) reinsurers premiums	4,374,560	4,412,971	4,865,815	4,183,267	4,123,105	3,791,688	4,598,225	4,005,415	5,277,774	5,891,829
* Net retained premiums	103,489,546	115,886,059	126,186,730	135,903,217	160,924,079	168,285,363	176,235,189	184,949,219	194,010,211	203,613,666
GENERAL ACCIDENT INSURANCE**	11,234,062	13,943,182	15,291,697	17,591,231	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818	18,474,171
* Less (Local) reinsurers premiums	1,442,109	2,046,979	2,209,901	1,671,930	2,302,668	1,955,271	1,708,898	2,170,938	2,394,059	2,029,828
* Less (Abroad) reinsurers premiums	5,400,258	8,004,959	9,076,937	11,563,529	10,830,924	10,375,332	9,863,237	11,424,225	13,265,109	12,107,288
* Net retained premiums	4,391,695	3,891,244	4,004,859	4,355,772	5,281,239	5,101,537	4,381,161	4,053,476	4,276,650	4,337,055
CREDIT INSURANCE	766,198	784,230	766,946	607,708	464,035	455,009	307,160	397,979	699,052	979,969
* Less (Local) reinsurers premiums	0	0	0	0	0	0	0	0	0	0
* Less (Abroad) reinsurers premiums	235,686	9,555	55,735	85,310	116,733	115,839	92,398	192,592	450,320	728,364
* Net retained premiums	530,512	774,675	711,211	522,398	347,302	339,170	214,762	205,387	248,732	251,605
TOTAL NON-LIFE INSURANCES	190,685,520	210,480,293	231,818,463	248,151,909	276,550,400	290,682,243	300,393,615	316,144,954	330,941,901	334,932,821
* Less (Local) reinsurers premiums	21,588,521	18,716,206	20,127,067	25,707,100	26,803,847	27,724,377	27,405,580	28,784,620	31,677,190	31,636,541
* Less (Abroad) reinsurers premiums	55,392,859	65,018,979	74,246,739	75,730,249	77,078,931	82,686,553	85,117,588	90,268,497	92,692,816	87,300,659
* Net retained premiums	113,704,140	126,745,108	137,444,657	146,714,560	172,667,622	180,271,313	187,870,447	197,091,837	206,571,895	215,995,621
LIFE ASSURANCE	25,153,740	29,180,011	35,868,388	34,877,797	38,038,112	40,800,332	43,766,880	47,437,142	53,096,513	61,038,255
* Less (Local) reinsurers premiums	763,408	1,404,152	2,238,557	3,120,519	1,962,591	2,336,883	1,936,133	1,964,965	2,589,109	2,893,386
* Less (Abroad) reinsurers premiums	6,132,999	7,001,073	9,929,611	9,501,204	11,917,113	12,719,707	13,409,464	15,888,856	17,270,186	18,903,003
* Net retained premiums	18,257,333	20,774,786	23,700,220	22,256,074	24,158,408	25,743,742	28,421,283	29,583,321	33,237,218	39,241,866
MEDICAL INSURANCE	42,897,537	51,817,044	65,336,479	82,123,550	94,026,914	105,948,171	117,506,160	127,349,809	141,669,761	154,395,794
* Less (Local) reinsurers premiums	82,289	82,636	92,494	591,280	624,881	1,257,000	1,022,807	920,133	861,193	1,067,625
* Less (Abroad) reinsurers premiums	16,791,379	20,116,682	23,724,403	32,839,280	36,954,421	51,168,383	53,212,350	49,796,469	60,006,254	66,018,227
* Net retained premiums	26,023,869	31,617,726	41,519,582	48,692,990	56,447,612	53,522,788	63,271,003	76,633,207	80,802,314	87,309,942
TOTAL UNDERWRITTEN PREMIUMS	258,736,797	291,477,348	333,023,330	365,153,256	408,615,426	437,430,746	461,666,655	490,931,905	525,708,175	550,366,870
* Less (Local) reinsurers premiums	22,434,218	20,202,994	22,458,118	29,418,899	29,391,319	31,318,260	30,364,520	31,669,718	35,127,492	35,597,552
* Less (Abroad) reinsurers premiums	78,317,237	92,136,734	107,900,753	118,070,733	125,950,465	146,574,643	151,739,402	155,953,822	169,969,256	172,221,889
* Net retained premiums	157,985,342	179,137,620	202,664,459	217,663,624	253,273,642	259,537,843	279,562,733	303,308,365	320,611,427	342,547,429

* Marine Insurance premiums in 2015 include Aviation insurance premiums with an amount of (1,571,488) JD.

** General Accident Insurance premiums in 2015 include Liability Insurance premiums with an amount of J.D (7,428,601) in addition to other Insurances.

Table (7)
Growth of Paid Claims for All Classes 2006-2015 (JD)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
MARINE & AVIATION INSURANCE*	3,560,454	5,512,832	8,231,767	6,532,260	4,684,069	5,003,089	11,809,620	6,411,414	7,074,415	7,309,789
* Recoveries	204,229	214,657	385,722	307,968	230,675	160,349	329,530	977,209	697,825	280,420
* Less Local Reinsurers Share	80,084	293,468	152,631	697,753	35,458	189,222	10,472	-242,757	80,417	8,413
* Less (Abroad)Reinsurers Share	2,770,051	3,174,326	7,083,387	4,792,421	3,668,793	3,793,767	10,913,219	5,019,288	5,702,265	5,819,014
* Retained Claims	506,090	1,830,381	610,027	734,118	749,143	859,751	556,399	657,674	593,908	1,201,942
FIRE INSURANCE	21,218,351	25,228,349	12,513,183	18,587,767	11,234,683	25,569,297	12,534,898	12,750,863	42,142,301	19,919,195
* Recoveries	183,209	479,600	168,762	439,024	243,719	1,490,208	202,390	274,925	472,164	1,712,342
* Less Local Reinsurers Share	965,159	2,252,578	1,656,567	1,768,822	1,937,764	5,957,984	1,110,769	742,356	5,336,149	1,593,704
* Less (Abroad)Reinsurers Share	18,558,309	20,945,367	8,929,480	15,769,560	8,035,801	17,991,631	10,149,647	10,524,672	34,762,368	15,306,546
* Retained Claims	1,511,674	1,550,804	1,758,374	610,361	1,017,399	129,474	1,072,092	1,208,910	1,571,620	1,306,603
MOTOR INSURANCE	103,299,965	122,735,277	131,991,111	147,058,192	160,331,459	190,783,410	171,699,125	160,388,032	175,678,592	188,462,270
* Recoveries	14,687,134	17,003,017	20,526,643	23,435,690	23,270,635	28,378,307	27,527,434	25,754,971	29,524,000	29,572,043
* Less Local Reinsurers Share	5,163,848	4,348,802	3,335,187	3,084,306	4,637,059	4,426,198	3,690,362	3,170,399	4,152,851	3,825,837
* Less (Abroad)Reinsurers Share	4,744,769	5,369,946	3,734,046	3,366,783	4,428,996	4,340,076	4,270,608	3,377,473	2,580,482	2,569,615
* Retained Claims	78,704,214	96,013,512	104,395,235	117,171,413	127,994,769	153,638,829	136,210,721	128,085,189	139,421,259	152,494,775
GENERAL ACCIDENT INSURANCE**	1,729,187	1,638,804	1,701,571	3,566,097	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758	3,928,970
* Recoveries	5,645	25,008	49,492	45,998	23,282	31,368	50,612	60,211	79,055	122,816
* Less Local Reinsurers Share	141,882	73,125	105,883	205,036	289,690	90,399	292,076	272,132	166,538	292,646
* Less (Abroad)Reinsurers Share	1,104,886	972,770	575,526	1,996,892	1,058,153	1,223,799	489,411	751,358	4,396,294	2,665,162
* Retained Claims	476,774	567,901	970,670	1,318,171	1,286,927	1,592,998	1,333,058	743,810	763,871	848,346
CREDIT INSURANCE	91,872	247,061	505,017	926,168	2,093,502	911,112	838,458	803,072	717,124	906,772
* Recoveries	0	98,082	115,234	198,168	449,632	830,749	763,524	863,548	681,098	695,041
* Less Local Reinsurers Share	0	0	0	0	0	0	0	0	0	0
* Less (Abroad)Reinsurers Share	90,457	133,386	217,790	223,445	592,576	133,745	62,292	46,246	103,769	192,400
* Retained Claims	1,415	15,593	171,993	504,555	1,051,294	-53,382	12,642	-106,722	-67,743	19,331
TOTAL NON-LIFE INSURANCES	129,899,829	155,362,323	154,942,649	176,670,484	181,001,765	225,205,472	199,047,258	182,180,892	231,018,190	220,526,996
* Recoveries	15,080,217	17,820,364	21,245,853	24,426,848	24,217,943	30,890,981	28,873,490	27,930,864	31,454,142	32,382,662
* Less Local Reinsurers Share	6,350,973	6,967,973	5,250,268	5,755,917	6,899,971	10,663,803	5,103,679	3,942,130	9,735,955	5,720,600
* Less (Abroad) Reinsurers Share	27,268,472	30,595,795	20,540,229	26,149,101	17,784,319	27,483,018	25,885,177	19,719,037	47,545,178	26,552,737
* Retained Claims	81,200,167	99,978,191	107,906,299	120,338,618	132,099,532	156,167,670	139,184,912	130,588,861	142,282,915	155,870,997
LIFE ASSURANCE***	10,946,351	13,994,725	16,824,883	19,465,005	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839	27,212,033
* Recoveries	0	4,097	46,754	33,670	62,092	9,673	19,083	12,360	884	1,194
* Less Local Reinsurers Share	85,894	211,264	1,744,123	215,491	1,092,171	1,354,388	1,727,302	1,055,039	2,002,486	1,042,314
* Less (Abroad)Reinsurers Share	3,915,100	5,127,180	4,530,737	7,500,191	8,332,427	9,255,185	9,997,673	11,827,851	13,439,501	12,779,871
* Retained Claims	6,945,357	8,656,281	10,503,269	11,715,653	10,884,480	10,748,958	12,520,616	11,612,121	13,099,968	13,388,654
MEDICAL INSURANCE	33,592,633	38,126,942	49,823,108	67,268,027	80,731,098	98,361,038	99,730,269	110,340,729	113,356,525	124,031,389
* Recoveries	695,980	674,792	2,330,150	1,402,368	2,426,309	3,686,169	1,542,319	1,437,029	1,344,406	1,825,889
* Less Local Reinsurers Share	45,402	66,123	186,974	326,090	576,029	615,715	703,348	477,634	347,227	362,264
* Less (Abroad)Reinsurers Share	11,980,181	14,481,427	16,382,461	25,128,065	31,116,677	46,034,428	46,369,871	42,068,314	44,074,197	54,262,673
* Retained Claims	20,871,070	22,904,600	30,923,523	40,411,504	46,612,083	48,024,726	51,114,731	66,357,752	67,590,695	67,580,563
Total Paid Claims	174,438,813	207,483,990	221,590,640	263,403,516	282,104,033	344,934,714	323,042,201	317,028,992	372,917,554	371,770,418
* Recoveries	15,776,197	18,499,253	23,622,757	25,862,886	26,706,344	34,586,823	30,434,892	29,380,253	32,799,432	34,209,745
* Less Local Reinsurers Share	6,482,269	7,245,360	7,181,365	6,297,498	8,568,171	12,633,906	7,534,329	5,474,803	12,085,668	7,125,178
* Less (Abroad)Reinsurers Share	43,163,753	50,204,402	41,453,427	58,777,357	57,233,423	82,772,631	82,252,721	73,615,202	105,058,876	93,595,281
* Retained Claims	109,016,594	131,534,975	149,333,091	172,465,775	189,596,095	214,941,354	202,820,259	208,558,734	222,973,578	236,840,214

* The Companies didn't pay any Aviation Claims for 2015.

** General Accident Paid Claims in 2015 include Liability Paid Claims in an amount of J.D (378.788)in addition to other insurances

*** Life Assurance claims in 2015 include the amounts paid for surrender and maturity policies in an amount of J.D (6,647.210)

Table (8)
Written Premiums of Jordan Insurance Market 2015 (JD)

	2014	2015	Arrange of Branch 2014	Share of Gross Premiums% 2015	Growth%	Arrange according to Average Growth%
<u>MARINE & AVIATION INSURANCE*</u>	28,658,379	24,085,474				
* Less (Local) reinsurers premiums	1,344,779	1,176,713	5	4.4%	-16%	7
* Less (Abroad) reinsurers premiums	22,863,728	18,959,059				
* Net retained premiums	4,449,872	3,949,702				
<u>FIRE INSURANCE</u>	69,119,571	69,510,772				
* Less (Local) reinsurers premiums	14,697,256	16,053,060	3	12.6%	0.6%	5
* Less (Abroad) reinsurers premiums	50,835,885	49,614,119				
* Net retained premiums	3,586,430	3,843,593				
<u>MOTOR INSURANCE</u>	212,529,081	221,882,435				
* Less (Local) reinsurers premiums	13,241,096	12,376,940	1	40.3%	4.4%	4
* Less (Abroad) reinsurers premiums	5,277,774	5,891,829				
* Net retained premiums	194,010,211	203,613,666				
<u>GENERAL ACCIDENT INSURANCE**</u>	19,935,818	18,474,171				
* Less (Local) reinsurers premiums	2,394,059	2,029,828	6	3.4%	-7%	6
* Less (Abroad) reinsurers premiums	13,265,109	12,107,288				
* Net retained premiums	4,276,650	4,337,055				
<u>Credit Insurance</u>	699,052	979,969				
* Less (Local) reinsurers premiums	0	0	7	0.2%	40.2%	1
* Less (Abroad) reinsurers premiums	450,320	728,364				
* Net retained premiums	248,732	251,605				
<u>TOTAL (NON-LIFE) INSURANCES</u>	330,941,901	334,932,821				
* Less (Local) reinsurers premiums	31,677,190	31,636,541		61%	1.2%	
* Less (Abroad) reinsurers premiums	92,692,816	87,300,659				
* Net retained premiums	206,571,895	215,995,621				
<u>LIFE ASSURANCE</u>	53,096,513	61,038,255				
* Less (Local) reinsurers premiums	2,589,109	2,893,386	4	11.1%	15%	2
* Less (Abroad) reinsurers premiums	17,270,186	18,903,003				
* Net retained premiums	33,237,218	39,241,866				
<u>MEDICAL INSURANCE</u>	141,669,761	154,395,794				
* Less (Local) reinsurers premiums	861,193	1,067,625	2	28.1%	9.0%	3
* Less (Abroad) reinsurers premiums	60,006,254	66,018,227				
* Net retained premiums	80,802,314	87,309,942				
<u>TOTAL UNDERWRITTEN PREMIUMS</u>	525,708,175	550,366,870				
* Less (Local) reinsurers premiums	35,127,492	35,597,552		100%	4.7%	
* Less (Abroad) reinsurers premiums	169,969,256	172,221,889				
* Net retained premiums	320,611,427	342,547,429				

* Marine Insurance premiums in 2015 include Aviation insurance premiums with an amount of J.D (1.571.488) .

** General Accident Insurance premiums in 2015 include Liability Insurance premiums with an amount of J.D (7.428.601) in addition to other Insurances.

Table (9)
Paid Claims of Jordan Insurance Market 2015 (JD)
(Arrange of branches- Share of gross claims%- Growth%- Arrange according to average growth%)

	2014	2015	Arrange of Branch 2015	Share of Gross Claims% 2015	Growth %	Arrange According to Average Growth%
<u>MARINE & AVIATION INSURANCE*</u>	7,074,415	7,309,789				
* Recoveries	697,825	280,420				
* Less Local Reinsurers Share	80,417	8,413	5	2%	3.3%	4
* Less (Abroad)Reinsurers Share	5,702,265	5,819,014				
* Retained Claims	593,908	1,201,942				
<u>FIRE INSURANCE</u>	42,142,301	19,919,195				
* Recoveries	472,164	1,712,342	4	5.4%	-52.7%	7
* Less Local Reinsurers Share	5,336,149	1,593,704				
* Less (Abroad)Reinsurers Share	34,762,368	15,306,546				
* Retained Claims	1,571,620	1,306,603				
<u>MOTOR INSURANCE</u>	175,678,592	188,462,270				
* Recoveries	29,524,000	29,572,043	1	50.7%	7.3%	3
* Less Local Reinsurers Share	4,152,851	3,825,837				
* Less (Abroad)Reinsurers Share	2,580,482	2,569,615				
* Retained Claims	139,421,259	152,494,775				
<u>GENERAL ACCIDENT INSURANCE**</u>	5,405,758	3,928,970				
* Recoveries	79,055	122,816	6	1.1%	-27.3%	6
* Less Local Reinsurers Share	166,538	292,646				
* Less (Abroad)Reinsurers Share	4,396,294	2,665,162				
* Retained Claims	763,871	848,346				
<u>CREDIT INSURANCE</u>	717,124	906,772				
* Recoveries	681,098	695,041				
* Less Local Reinsurers Share	0	0	7	0.2%	26.4%	1
* Less (Abroad)Reinsurers Share	103,769	192,400				
* Retained Claims	67,743-	19,331				
TOTAL NON-LIFE INSURANCES	231,018,190	220,526,996				
* Recoveries	31,454,142	32,382,662				
* Less Local Reinsurers Share	9,735,955	5,720,600		59.3%	-4.5%	
* Less (Abroad)Reinsurers Share	47,545,178	26,552,737				
* Retained Claims	142,282,915	155,870,997				
<u>LIFE ASSURANCE ***</u>	28,542,839	27,212,033				
* Recoveries	884	1,194	3	7.3%	-4.7%	5
* Less Local Reinsurers Share	2,002,486	1,042,314				
* Less (Abroad)Reinsurers Share	13,439,501	12,779,871				
* Retained Claims	13,099,968	13,388,654				
<u>MEDICAL INSURANCE</u>	113,356,525	124,031,389				
* Recoveries	1,344,406	1,825,889	2	33.4%	9.4%	2
* Less Local Reinsurers Share	347,227	362,264				
* Less (Abroad)Reinsurers Share	44,074,197	54,262,673				
* Retained Claims	67,590,695	67,580,563				
Total Paid Claims	372,917,554	371,770,418				
* Recoveries	32,799,432	34,209,745				
* Less Local Reinsurers Share	12,085,668	7,125,178		100%	-0.3%	
* Less (Abroad)Reinsurers Share	105,058,876	93,595,281				
* Retained Claims	222,973,578	236,840,214				

* The Company's didn't any Aviation claims for 2015.

** General Accident Paid Claims in 2015 include Liability Paid Claims in an amount of J.D (378.788) in addition to other

*** Life assurance claims in 2015 include the amounts paid for surrender and maturity policies in an amount of JD (6.647.210).

Companies Share % in Gross Written Premiums 2015

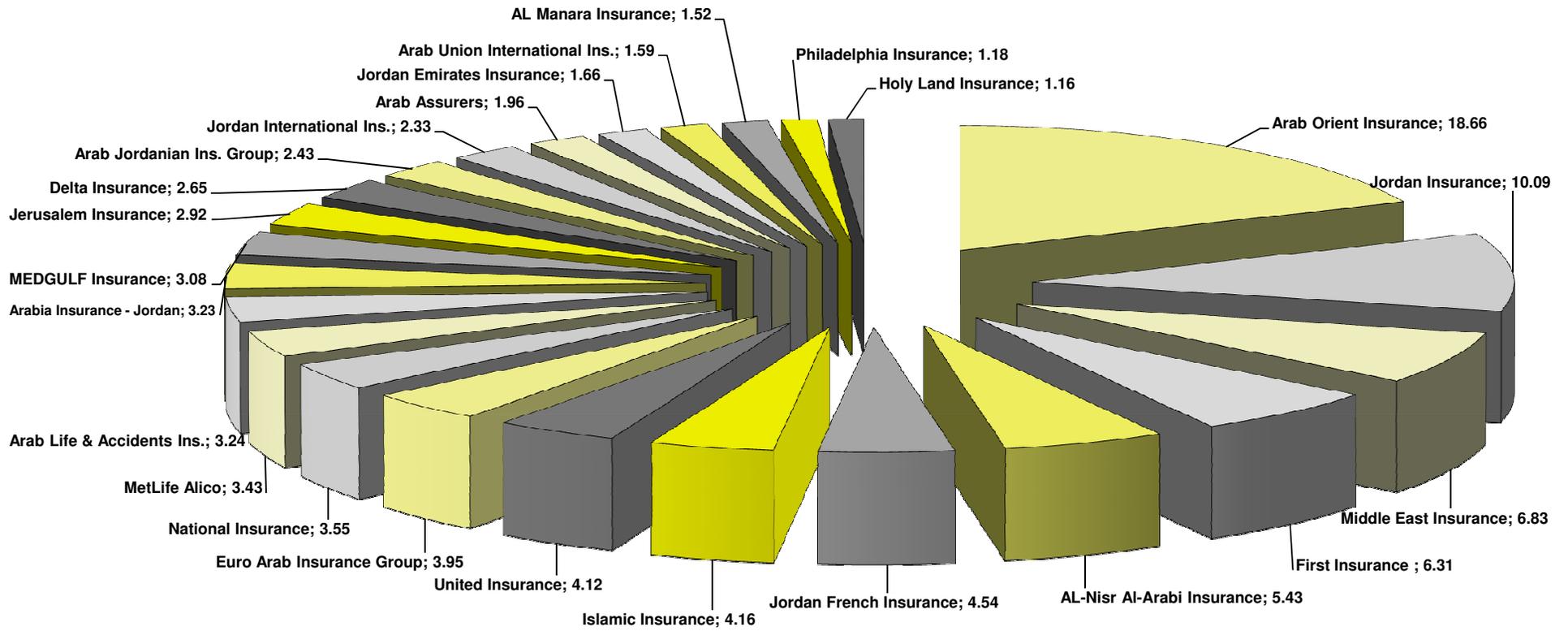


Table (10)
Underwritten Premiums for 24 Insurance Companies
Companies Share of All Classes 2015 (JD)

Tbl. 1-2

No.	Companies	Marine		Aviation		Marine + Aviation		Fire& Other Property Damages		Liability		Other Branches		Credit Insurance		Motor			
																Compulsory(Third Party (Liability Insurance)		Comprehensive (Own Damages)	
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	2,192,611	2,568,145			2,192,611	2,568,145	14,606,234	13,060,081	1,239,117	1,532,098	139,026	312,392			8,087,628	7,997,703	9,017,527	7,132,466
2	Middle East Insurance	5,477,558	6,809,103	181,537	177,036	5,659,095	6,986,139	9,778,346	9,711,846	1,481,090	1,218,054	224,161	227,341			7,480,654	7,362,077	4,625,489	4,516,605
3	National Insurance	1,220,045	1,561,660			1,220,045	1,561,660	2,945,664	5,193,357	591,893	385,370					7,227,353	6,995,709	2,885,397	2,697,294
4	United Insurance	365,566	510,844	126,520	104,370	492,086	615,214	2,248,798	2,236,382	141,459	147,557	212,055	158,419			8,396,319	8,681,685	4,083,859	4,039,522
5	Al Manara Insurance	126,793	238,677	1,514	2,698	128,307	241,375	1,018,371	1,541,162	376,239	205,589	107,832	77,750			5,027,728	6,613,443	1,065,693	2,186,145
6	Arabia Insurance - Jordan	597,163	689,760			597,163	689,760	1,517,227	1,259,406			373,333	630,831	124,841	67,608	7,883,826	8,023,624	2,177,025	2,029,738
7	Jerusalem Insurance	1,270,333	2,145,517			1,270,333	2,145,517	1,166,951	1,099,348	55,313	61,312	45,774	62,864			7,527,363	7,215,273	4,398,391	4,419,221
8	AL-Nisr Al-Arabi Insurance	700,408	696,710			700,408	696,710	1,863,214	2,101,012	536,409	521,812	252,350	212,241						
9	Jordan French Insurance	1,323,237	952,278	795,670	852,753	2,118,907	1,805,031	1,421,440	1,158,265	136,178	15,482	262,156	1,079,054	641,791	387,758	7,540,332	5,653,062	3,820,098	3,071,812
10	Arab Union International Ins.	119,191	277,077			119,191	277,077	152,130	102,007			61,548	33,735			5,125,693	4,021,256	2,672,463	1,426,468
11	Delta Insurance	664,749	694,681			664,749	694,681	2,036,729	1,929,491	297,591	176,940	74,515	73,974	213,337	240,960	7,934,765	7,839,807	1,270,084	1,198,969
12	Jordan Emirates Insurance	225,845	206,141			225,845	206,141	349,855	410,644			114,193	105,669			4,999,726	4,087,208	2,788,538	3,040,420
13	Al Yarmouk Insurance		559,569			0	559,569		6,102,045		54,155		115,752						
14	Holy Land Insurance	12,611	9,637			12,611	9,637	338,671	254,834	36,584	33,692					4,784,285	4,950,901	1,193,690	1,608,292
15	Arab Life & Accidents Ins.	386,775	388,204			386,775	388,204	929,989	1,662,413	69,163	62,410	107,497	157,208			8,546,808	8,955,674	3,525,432	3,826,073
16	Philadelphia Insurance	20,323	45,864			20,323	45,864	91,844	106,522	801	3,925	3,360	10,294			4,372,116	4,465,547	845,869	1,035,410
17	MetLife Alico					0	0					1,319,753	1,258,861						
18	Jordan International Ins.	1,089,429	937,499	93,521	1,092,889	1,182,950	2,030,388	3,408,692	1,448,999	272,167	318,820	1,243					322		1,662
19	Euro Arab Insurance Group	501,797	700,582			501,797	700,582	961,116	971,075	263,906	295,013	246,025	128,191			8,702,409	7,322,650	3,980,462	3,510,643
20	Islamic Insurance	850,869	881,132			850,869	881,132	1,671,214	1,630,630			505,926	472,168			7,224,444	7,232,918	2,295,299	2,299,083
21	Arab Assurers	276,239	291,769			276,239	291,769	588,764	509,743	62,977	67,345	108,144	99,942	2,726		6,017,316	5,460,711	1,866,245	1,672,661
22	Arab Jordanian Ins. Group	245,937	311,474			245,937	311,474	1,099,852	989,001			200,070	180,530			6,105,080	5,327,464	1,335,013	1,395,776
23	Arab Orient Insurance	2,739,031	2,588,437	59,181	82,882	2,798,212	2,671,319	8,931,794	8,979,740	1,249,370	876,743	5,734,667	7,201,042			12,506,416	12,311,713	12,288,668	11,113,072
24	MEDGULF Insurance	688,598	610,846			688,598	610,846	1,887,843	1,935,830	168,276	127,418	33,101	48,620			5,902,053	6,779,678	3,362,095	3,015,820
25	First Insurance	1,418,878	810,073	313,545	860,072	1,732,423	1,670,145	10,496,034	4,725,738	450,068	563,954	918,841	621,251			9,343,353	8,674,964	1,649,431	1,318,540
	Total	22,513,986	25,485,679	1,571,488	3,172,700	24,085,474	28,658,379	69,510,772	69,119,571	7,428,601	6,667,689	11,045,570	13,268,129	979,969	699,052	150,735,667	145,973,389	71,146,768	66,555,692

Table (10)
Underwritten Premiums for 24 Insurance Companies
Companies Share of All Classes 2015 (JD)

Tbl. 2-2

No.	Companies	Total Motor										Gross Underwritten Premiums		Market's Share %		Gross Underwritten Premiums for Branches Outside Jordan	
		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)		Non Life Insurances		Medical		Life		Medical+Life							
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	17,105,155	15,130,169	35,282,143	32,602,885	6,315,449	6,142,148	13,930,322	13,348,359	20,245,771	19,490,507	55,527,914	52,093,392	10.09	9.91	9,979,762	8,190,201
2	Middle East Insurance	12,106,143	11,878,682	29,248,835	30,022,062	4,206,995	4,157,264	4,113,789	4,137,386	8,320,784	8,294,650	37,569,619	38,316,712	6.83	7.29		
3	National Insurance	10,112,750	9,693,003	14,870,352	16,833,390	4,287,893	3,924,727	396,274	377,993	4,684,167	4,302,720	19,554,519	21,136,110	3.55	4.02		
4	United Insurance	12,480,178	12,721,207	15,574,576	15,878,779	5,666,199	4,458,157	1,420,429	1,296,305	7,086,628	5,754,462	22,661,204	21,633,241	4.12	4.12		
5	AL Manara Insurance	6,093,421	8,799,588	7,724,170	10,865,464	614,254	641,148			614,254	641,148	8,338,424	11,506,612	1.52	2.19		
6	Arabia Insurance - Jordan	10,060,851	10,053,362	12,673,415	12,700,967	2,940,617	2,952,882	2,157,034	1,456,534	5,097,651	4,409,416	17,771,066	17,110,383	3.23	3.25		
7	Jerusalem Insurance	11,925,754	11,634,494	14,464,125	15,003,535	1,528,337	1,401,114	100,828	195,081	1,629,165	1,596,195	16,093,290	16,599,730	2.92	3.16		
8	AL-Nisr Al-Arabi Insurance	0	0	3,352,381	3,531,775	11,588,387	9,465,391	14,952,023	12,789,018	26,540,410	22,254,409	29,892,791	25,786,184	5.43	4.91		
9	Jordan French Insurance	11,360,430	8,724,874	15,940,902	13,170,464	7,711,618	8,768,767	1,346,956	1,394,343	9,058,574	10,163,110	24,999,476	23,333,574	4.54	4.44		
10	Arab Union International Ins.	7,798,156	5,447,724	8,131,025	5,860,543	610,937	672,585			610,937	672,585	8,741,962	6,533,128	1.59	1.24		
11	Delta Insurance	9,204,849	9,038,776	12,491,770	12,154,822	1,984,145	1,766,505	127,204	156,813	2,111,349	1,923,318	14,603,119	14,078,140	2.65	2.68		
12	Jordan Emirates Insurance	7,788,264	7,127,628	8,478,157	7,850,082	637,230	1,075,106			637,230	1,075,106	9,115,387	8,925,188	1.66	1.70		
13	Al Yarmouk Insurance	0	0	0	6,831,521		2,789,932		387,178	0	3,177,110	0	10,008,631	0.00	1.90		
14	Holy Land Insurance	5,977,975	6,559,193	6,365,841	6,857,356					0	0	6,365,841	6,857,356	1.16	1.30		
15	Arab Life & Accidents Ins.	12,072,240	12,781,747	13,565,664	15,051,982	3,479,702	2,869,093	772,192	640,136	4,251,894	3,509,229	17,817,558	18,561,211	3.24	3.53	-274,359	1,490,909
16	Philadelphia Insurance	5,217,985	5,500,957	5,334,313	5,667,562	1,179,854	1,233,414			1,179,854	1,233,414	6,514,167	6,900,976	1.18	1.31		
17	MetLife Alico	0	0	1,319,753	1,258,861	4,118,580	3,184,202	13,419,481	10,978,645	17,538,061	14,162,847	18,857,814	15,421,708	3.43	2.93		
18	Jordan International Ins.	0	1,984	4,865,052	3,800,191	7,124,027	6,717,475	844,449	508,866	7,968,476	7,226,341	12,833,528	11,026,532	2.33	2.10		
19	Euro Arab Insurance Group	12,682,871	10,833,293	14,655,715	12,928,154	5,902,520	4,682,945	1,170,938	808,095	7,073,458	5,491,040	21,729,173	18,419,194	3.95	3.50		
20	Islamic Insurance	9,519,743	9,532,001	12,547,752	12,515,931	5,041,424	4,748,649	5,312,615	4,186,986	10,354,039	8,935,635	22,901,791	21,451,566	4.16	4.08		
21	Arab Assurers	7,883,561	7,133,372	8,919,685	8,104,897	1,850,339	1,222,402		887	1,850,339	1,223,289	10,770,024	9,328,186	1.96	1.77		
22	Arab Jordanian Ins. Group	7,440,093	6,723,240	8,985,952	8,204,245	3,895,821	2,523,909	490,353	433,888	4,386,174	2,957,797	13,372,126	11,162,042	2.43	2.12		
23	Arab Orient Insurance	24,795,084	23,424,785	43,509,127	43,153,629	59,162,063	51,796,007			59,162,063	51,796,007	102,671,190	94,949,636	18.66	18.06		
24	MEDGULF Insurance	9,264,148	9,795,498	12,041,966	12,518,212	4,896,186	6,183,445			4,896,186	6,183,445	16,938,152	18,701,657	3.08	3.56		
25	First Insurance	10,992,784	9,993,504	24,590,150	17,574,592	9,653,217	8,292,494	483,368		10,136,585	8,292,494	34,726,735	25,867,086	6.31	4.92		
	Total	221,882,435	212,529,081	334,932,821	330,941,901	154,395,794	141,669,761	61,038,255	53,096,513	215,434,049	194,766,274	550,366,870	525,708,175	100	100	9,705,403	9,681,110

Table (11)
Motor Underwritten Premiums for 21 Insurance Companies*
 As in 31/12/2015 Compared with 31/12/2014(JD)

NO.	Company	Compulsory T.P.L /Jordanian Vehicles**		Compulsory T.P.L from Comprehensive		Total Jordanian Vehicles		Compulsory T.P.L Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	5,343,338	5,316,494	1,963,724	1,630,418	7,307,062	6,946,912	780,566	1,050,791	8,087,628	7,997,703	9,017,527	7,132,466	17,105,155	15,130,169
2	Middle East Insurance	5,522,452	5,171,383	1,138,132	1,152,554	6,660,584	6,323,937	820,070	1,038,140	7,480,654	7,362,077	4,625,489	4,516,605	12,106,143	11,878,682
3	National Insurance	5,589,552	5,057,437	926,870	906,099	6,516,422	5,963,536	710,931	1,032,173	7,227,353	6,995,709	2,885,397	2,697,294	10,112,750	9,693,003
4	United Insurance	5,664,482	5,331,855	1,289,839	1,289,530	6,954,321	6,621,385	1,441,998	2,060,300	8,396,319	8,681,685	4,083,859	4,039,522	12,480,178	12,721,207
5	AL Manara Insurance	3,999,282	5,131,746	442,698	524,192	4,441,980	5,655,938	585,748	957,505	5,027,728	6,613,443	1,065,693	2,186,145	6,093,421	8,799,588
6	Arabia Insurance-Jordan	5,778,485	5,380,094	624,811	611,992	6,403,296	5,992,086	1,480,530	2,031,538	7,883,826	8,023,624	2,177,025	2,029,738	10,060,851	10,053,362
7	Jerusalem Insurance	5,458,139	4,893,757	1,316,654	1,360,404	6,774,793	6,254,161	752,570	961,112	7,527,363	7,215,273	4,398,391	4,419,221	11,925,754	11,634,494
8	AL-Nisr Al-Arabi Insurance *****					0	0			0	0			0	0
9	Jordan French Insurance	5,399,218	3,948,859	1,444,901	968,754	6,844,119	4,917,613	696,213	735,449	7,540,332	5,653,062	3,820,098	3,071,812	11,360,430	8,724,874
10	Arab Union International Ins.	3,320,778	2,917,905	1,298,722	495,798	4,619,500	3,413,703	506,193	607,553	5,125,693	4,021,256	2,672,463	1,426,468	7,798,156	5,447,724
11	Delta Insurance	5,917,671	5,361,524	503,549	476,295	6,421,220	5,837,819	1,513,545	2,001,988	7,934,765	7,839,807	1,270,084	1,198,969	9,204,849	9,038,776
12	Jordan Emirates Insurance	2,555,034	1,653,788	1,748,608	1,860,372	4,303,642	3,514,160	696,084	573,048	4,999,726	4,087,208	2,788,538	3,040,420	7,788,264	7,127,628
13	Al Yarmouk Insurance ***					0	0			0	0			0	0
14	Holy Land Insurance	362,202	450,075	4,378,942	4,433,818	4,741,144	4,883,893	43,141	67,008	4,784,285	4,950,901	1,193,690	1,608,292	5,977,975	6,559,193
15	Arab Life & Accidents Ins.	5,766,020	5,394,387	1,267,594	1,507,533	7,033,614	6,901,920	1,513,194	2,053,754	8,546,808	8,955,674	3,525,432	3,826,073	12,072,240	12,781,747
16	Philadelphia Insurance	2,906,819	2,731,808	520,177	596,468	3,426,996	3,328,276	945,120	1,137,271	4,372,116	4,465,547	845,869	1,035,410	5,217,985	5,500,957
17	Jordan International Ins.				322	0	322			0	322		1,662	0	1,984
18	Euro Arab Insurance Group	5,757,404	5,080,066	1,488,119	1,246,538	7,245,523	6,326,604	1,456,886	996,046	8,702,409	7,322,650	3,980,462	3,510,643	12,682,871	10,833,293
19	Islamic Insurance	5,339,165	5,069,738	1,117,635	1,094,830	6,456,800	6,164,568	767,644	1,068,350	7,224,444	7,232,918	2,295,299	2,299,083	9,519,743	9,532,001
20	Arab Assurers	3,000,513	2,371,702	2,568,465	2,661,900	5,568,978	5,033,602	448,338	427,109	6,017,316	5,460,711	1,866,245	1,672,661	7,883,561	7,133,372
21	Arab Jordanian Ins. Group	4,201,678	3,156,008	1,273,953	1,516,839	5,475,631	4,672,847	629,449	654,617	6,105,080	5,327,464	1,335,013	1,395,776	7,440,093	6,723,240
22	Arab Orient Insurance	8,344,854	7,308,799	2,649,216	2,973,051	10,994,070	10,281,850	1,512,346	2,029,863	12,506,416	12,311,713	12,288,668	11,113,072	24,795,084	23,424,785
23	MEDGULF Insurance	4,438,925	5,075,161	818,024	725,717	5,256,949	5,800,878	645,104	978,800	5,902,053	6,779,678	3,362,095	3,015,820	9,264,148	9,795,498
24	First Insurance	5,721,735	5,075,838	2,004,201	1,569,450	7,725,936	6,645,288	1,617,417	2,029,676	9,343,353	8,674,964	1,649,431	1,318,540	10,992,784	9,993,504
	Total	100,387,746	91,878,424	30,784,834	29,602,874	131,172,580	121,481,298	19,563,087	24,492,091	150,735,667	145,973,389	71,146,768	66,555,692	221,882,435	212,529,081

* source :Financial Reports of (23) insurance companies Including (Al yarmouk insurance company which was merged with Frst insurance company) in 18/11/2015 as its figures were included in the new company after merger.

** The T.P.L Jordanian Vehicles Inculde T.P.L Policies issued by the unified Bureau and T.P.L Tenders Premiums and orange card policies.

*** Insurance companies revoked voluntary their Motor Insurance license:

1- Al Yarmouk Insurance Co. since 12/12/2011.

2- AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.

3- Jordan International Insurance Co. since 14/3/2012.

**** Insurance companies which Motor Insurance license was annulled by the Insurance Commission:

1- Al Barakah Takaful since 12/12/2011.

2- Arab German Insurance Co. since 16/10/2012.

3- Gerasa Insurance Co. from 3/1/2012 & later the abnormal general assembly of the company decided to liquidate the company voluntary in May 2013

Table (12)
Companies Classification & Share of Gross Written Premiums (Jordan) As in 31/12/2015 (JD)
(Allocated according to non life insurance, life & medical insurance & total written premiums)

Tbl. 1-4

Classification of companies according to(Non Life Insurances Premiums)					Classification of companies according to (Life & Medical Premiums)					Classification of companies according to (Gross Premiums)							
No	Companies	2015		2014		No	Companies	2015		2014		No	Companies	2015		2014	
		Non Life Insurance	Companies Share%	Companies Share%	Ranking			Life & Medical Insurance	Companies Share%	Companies Share%	Ranking			Gross Premiums	Companies Share%	Companies Share%	Ranking
1	Arab Orient Insurance	43,509,127	12.99	13.04	1	1	Arab Orient Insurance*	59,162,063	27.46	26.59	1	1	Arab Orient Insurance	102,671,190	18.66	18.06	1
2	Jordan Insurance	35,282,143	10.53	9.85	2	2	AL-Nisr Al-Arabi Insurance	26,540,410	12.32	11.43	2	2	Jordan Insurance	55,527,914	10.09	9.91	2
3	Middle East Insurance	29,248,835	8.73	9.07	3	3	Jordan Insurance	20,245,771	9.40	10.01	3	3	Middle East Insurance	37,569,619	6.83	7.29	3
4	First Insurance	24,590,150	7.34	5.31	4	4	Metlife Alico	17,538,061	8.14	7.27	4	4	First Insurance	34,726,735	6.31	4.92	4
5	Jordan French Insurance	15,940,902	4.76	3.91	9	5	Islamic Insurance	10,354,039	4.81	4.59	6	5	AL-Nisr Al-Arabi Insurance	29,892,791	5.43	4.91	5
6	United Insurance	15,574,576	4.65	4.80	6	6	First Insurance*	10,136,585	4.71	4.26	8	6	Jordan French Insurance	24,999,476	4.54	4.44	6
7	National Insurance	14,870,352	4.44	5.09	5	7	Jordan French Insurance	9,058,574	4.20	5.22	5	7	Islamic Insurance	22,901,791	4.16	4.08	8
8	Euro Arab Insurance Group	14,655,715	4.32	3.91	10	8	Middle East Insurance	8,320,784	3.86	4.26	7	8	United Insurance	22,661,204	4.12	4.12	7
9	Jerusalem Insurance	14,464,125	4.05	3.98	8	9	Jordan International Ins.	7,968,476	3.70	3.71	9	9	Euro Arab Insurance Group	21,729,173	3.95	3.50	12
10	Arab Life & Accidents Ins.	13,565,664	4.05	4.55	7	10	United Insurance	7,086,628	3.29	2.95	11	10	National Insurance	19,554,519	3.55	4.02	9
11	Arabia Insurance-Jordan	12,673,415	3.78	3.84	11	11	Euro Arab Insurance Group	7,073,458	3.28	2.82	12	11	Metlife Alico	18,857,814	3.43	2.93	15
12	Islamic Insurance	12,547,752	3.75	3.78	13	12	Arabia Insurance-Jordan	5,097,651	2.37	2.26	13	12	Arab Life & Accidents Ins.	17,817,558	3.24	3.53	11
13	Delta Insurance	12,491,770	3.73	3.67	14	13	MEDGULF Insurance	4,896,186	2.27	3.17	10	13	Arabia Insurance-Jordan	17,771,066	3.23	3.25	13
14	MEDGULF Insurance	12,041,966	3.60	3.78	12	14	National Insurance	4,684,167	2.17	2.21	14	14	MEDGULF Insurance	16,938,152	3.08	3.56	10
15	Arab Jordanian Ins. Group	8,985,952	2.68	2.48	16	15	Arab Jordanian Ins. Group	4,386,174	2.04	1.52	17	15	Jerusalem Insurance	16,093,290	2.92	3.16	14
16	Arab Assurers	8,919,685	2.66	2.45	17	16	Arab Life & Accidents Ins.	4,251,894	1.97	1.80	15	16	Delta Insurance	14,603,119	2.65	2.68	16
17	Jordan Emirates Insurance	8,478,157	2.53	2.37	18	17	Delta Insurance	2,111,349	0.98	0.99	18	17	Arab Jordanian Ins. Group	13,372,126	2.43	2.12	18
18	Arab Union International Ins.	8,131,025	2.43	1.77	21	18	Arab Assurers	1,850,339	0.86	0.63	21	18	Jordan International Ins.	12,833,528	2.33	2.10	19
19	AL Manara Insurance	7,724,170	1.90	3.28	15	19	Jerusalem Insurance	1,629,165	0.76	0.82	19	19	Arab Assurers	10,770,024	1.96	1.77	21
20	Holy Land Insurance	6,365,841	1.59	2.06	19	20	Philadelphia Insurance*	1,179,854	0.55	0.63	20	20	Jordan Emirates Insurance	9,115,387	1.66	1.70	22
21	Philadelphia Insurance	5,334,313	1.59	1.71	22	21	Jordan Emirates Insurance*	637,230	0.30	0.55	22	21	Arab Union International Ins.	8,741,962	1.59	1.24	25
22	Jordan International Ins.	4,865,052	1.45	1.15	23	22	AL Manara Insurance*	614,254	0.29	0.33	24	22	AL Manara Insurance	8,338,424	1.52	2.19	17
23	AL-Nisr Al-Arabi Insurance	3,352,381	1.00	1.07	24	23	Arab Union International Ins.*	610,937	0.28	0.35	23	23	Philadelphia Insurance	6,514,167	1.18	1.31	23
24	Metlife Alico*	1,319,753	0.39	0.38	25	24	Holy Land Insurance**		0.00			24	Holy Land Insurance	6,365,841	1.16	1.30	24
25	Al Yarmouk Insurance**			1.77	20	25	Al Yarmouk Insurance			1.63	16	25	Al Yarmouk Insurance			1.9	20
	Total	334,932,821	100	100			Total	215,434,049	100	100			Total	550,366,870	100	100	

* The company figuers represented personal accidents branch bussiness.

* The company practices Medical Insurance only.

** The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

** The company doesn't practice Life & Medical Insurance

Table (12)

Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2015 (JD)

Tbl. 2-4

Marine & Transport & Aviation					
NO.	Companies	2015		2014	
		Written Premiums	Companies Share%	Companies Share%	Ranking
1	Middle East Insurance	5,659,095	23.50	24.38	1
2	Arab Orient Insurance	2,798,212	11.62	9.32	2
3	Jordan Insurance	2,192,611	9.10	8.96	3
4	Jordan French Insurance	2,118,907	8.80	6.30	6
5	First Insurance	1,732,423	7.19	5.83	7
6	Jerusalem Insurance	1,270,333	5.27	7.49	4
7	National Insurance	1,220,045	5.07	5.45	8
8	Jordan International Ins.	1,182,950	4.91	7.08	5
9	Islamic Insurance	850,869	3.53	3.07	9
10	AL-Nisr Al-Arabi Insurance	700,408	2.91	2.43	11
11	MEDGULF Insurance	688,598	2.86	2.13	15
12	Delta Insurance	664,749	2.76	2.42	12
13	Arabia Insurance-Jordan	597,163	2.48	2.41	13
14	Euro Arab Insurance Group	501,797	2.08	2.44	10
15	United Insurance	492,086	2.04	2.15	14
16	Arab Life & Accidents Ins.	386,775	1.61	1.35	17
17	Arab Assurers	276,239	1.15	1.02	19
18	Arab Jordanian Ins. Group	245,937	1.02	1.09	18
19	Jordan Emirates Insurance	225,845	0.94	0.72	22
20	AL Manara Insurance	128,307	0.53	0.84	21
21	Arab Union International	119,191	0.49	0.97	20
22	Philadelphia Insurance	20,323	0.08	0.16	23
23	Holy Land Insurance	12,611	0.05	0.03	24
24	Metlife Alico*		0.00		
25	Al Yarmouk Insurance**			1.95	16
Total		24,085,474	100	100	

Fire & Other Property Damages					
NO.	Companies	2015		2014	
		Written Premiums	Companies Share%	Companies Share%	Ranking
1	Jordan Insurance	14,606,234	21.01	18.89	1
2	First Insurance	10,496,034	15.10	6.84	6
3	Middle East Insurance	9,778,346	14.07	14.05	2
4	Arab Orient Insurance	8,931,794	12.85	12.99	3
5	Jordan International Ins.	3,408,692	4.90	2.10	14
6	National Insurance	2,945,664	4.24	7.51	5
7	United Insurance	2,248,798	3.24	3.24	7
8	Delta Insurance	2,036,729	2.93	2.79	10
9	MEDGULF Insurance	1,887,843	2.72	2.80	9
10	AL-Nisr Al-Arabi Insurance	1,863,214	2.68	3.04	8
11	Islamic Insurance	1,671,214	2.40	2.36	12
12	Arabia Insurance-Jordan	1,517,227	2.18	1.82	15
13	Jordan French Insurance	1,421,440	2.04	1.68	16
14	Jerusalem Insurance	1,166,951	1.68	1.59	17
15	Arab Jordanian Ins. Group	1,099,852	1.58	1.43	18
16	AL Manara Insurance	1,018,371	1.47	2.23	13
17	Euro Arab Insurance Group	961,116	1.38	1.40	19
18	Arab Life & Accidents Ins.	929,989	1.34	2.41	11
19	Arab Assurers	588,764	0.85	0.74	20
20	Jordan Emirates Insurance	349,855	0.50	0.59	21
21	Holy Land Insurance	338,671	0.49	0.37	22
22	Arab Union International Ins.	152,130	0.22	0.15	24
23	Philadelphia Insurance	91,844	0.13	0.15	23
24	Metlife Alico*		0.00		
25	Al Yarmouk Insurance**			8.83	4
Total		69,510,772	100	100	

* The company licensed only medical ,life Assurance and Personal Accident.

** The figures above represent the operations as 24 insurance companies including (Al Yarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (12)
Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2015 (JD)

Tbl. 3-4

General Accident					Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))						
NO.	Companies	2015		2014		NO.	Companies	2015		2014	
		Written Premiums	Companies Share%	Companies Share%	Ranking			Written Premiums	Companies Share%	Companies Share%	Ranking
1	Arab Orient Insurance	6,984,037	37.80	40.52	1	1	Arab Orient Insurance	24,795,084	11.17	11.02	1
2	Middle East Insurance	1,705,251	9.23	7.25	3	2	Jordan Insurance	17,105,155	7.71	7.12	2
3	First Insurance	1,368,909	7.41	5.95	5	3	Euro Arab Insurance Group	12,682,871	5.72	5.10	7
4	Jordan Insurance	1,378,143	7.46	9.25	2	4	United Insurance ¹	12,480,178	5.62	5.99	4
5	Metlife Alico	1,319,753	7.14	6.31	4	5	Middle East Insurance	12,106,143	5.46	5.59	5
6	AL-Nisr Al-Arabi Insurance	788,759	4.27	3.68	7	6	.Arab Life & Accidents Ins	12,072,240	5.44	6.01	3
7	National Insurance	591,893	3.20	1.93	11	7	Jerusalem Insurance	11,925,754	5.37	5.47	6
8	Euro Arab Insurance Group	509,931	2.76	2.12	10	8	Jordan French Insurance	11,360,430	5.12	4.11	14
9	Islamic Insurance	505,926	2.74	2.37	9	9	First Insurance	10,992,784	4.95	4.70	9
10	AL Manara Insurance	484,071	2.62	1.42	14	10	National Insurance	10,112,750	4.56	4.56	11
11	Jordan French Insurance	398,334	2.16	5.49	6	11	Arabia Insurance-Jordan	10,060,851	4.53	4.73	8
12	Arabia Insurance-Jordan	373,333	2.02	3.16	8	12	Islamic Insurance	9,519,743	4.29	4.49	12
13	Delta Insurance	372,106	2.01	1.26	15	13	MEDGULF Insurance	9,264,148	4.18	4.61	10
14	United Insurance	353,514	1.91	1.53	13	14	Delta Insurance	9,204,849	4.15	4.25	13
15	Jordan International Ins.	273,410	1.48	1.60	12	15	Arab Assurers	7,883,561	3.55	3.36	16
16	MEDGULF Insurance	201,377	1.09	0.88	18	16	Arab Union International Ins.	7,798,156	3.51	2.56	21
17	Arab Jordanian Ins. Group	200,070	1.08	0.91	17	17	Jordan Emirates Insurance	7,788,264	3.51	3.35	17
18	Arab Life & Accidents Ins.	176,660	0.96	1.10	16	18	Arab Jordanian Ins. Group	7,440,093	3.35	3.16	18
19	Arab Assurers	171,121	0.93	0.84	20	19	AL Manara Insurance	6,093,421	2.75	4.14	15
20	Jordan Emirates Insurance	114,193	0.62	0.53	22	20	Holy Land Insurance	5,977,975	2.69	3.09	19
21	Jerusalem Insurance	101,087	0.55	0.62	21	21	Philadelphia Insurance	5,217,985	2.35	2.59	20
22	Arab Union International Ins.	61,548	0.33	0.17	23	22	Jordan International Ins.	0.000	0.000	0.001	22
23	Holy Land Insurance	36,584	0.20	0.17	24	23	AL-Nisr Al-Arabi Insurance*				
24	Philadelphia Insurance	4,161	0.02	0.07	25	24	Metlife Alico**				
25	Al Yarmouk Insurance			0.85	19	25	Al Yarmouk Insurance				
Total		18,474,171	100	100		Total		221,882,435	100	100	

* The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

* The company annulled its motor insurance license.

** The company licensed only medical ,life Assurance and Personal Accident.

(12)Table
Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2015(JD)

Tbl. 4-4

Life					Medical						
NO.	Companies	2015		2014		NO.	Companies	2015		2014	
		Written Premiums	Companies Share%	Companies Share%	Ranking			Written Premiums	Companies Share%	Companies Share%	Ranking
1	AL-Nisr Al-Arabi Insurance	14,952,023	24.50	24.09	2	1	Arab Orient Insurance	59,162,063	38.32	36.56	1
2	Jordan Insurance	13,930,322	22.82	25.14	1	2	AL-Nisr Al-Arabi Insurance	11,588,387	7.51	6.68	2
3	Metlife Alico	13,419,481	21.99	20.68	3	3	First Insurance	9,653,217	6.25	5.85	4
4	Islamic Insurance	5,312,615	8.70	7.89	4	4	Jordan French Insurance	7,711,618	4.99	6.19	3
5	Middle East Insurance	4,113,789	6.74	7.79	5	5	Jordan International Ins.	7,124,027	4.61	4.74	5
6	Arabia Insurance-Jordan	2,157,034	3.53	2.74	6	6	Jordan Insurance	6,315,449	4.09	4.34	7
7	United Insurance	1,420,429	2.33	2.44	8	7	Euro Arab Insurance Group	5,902,520	3.82	3.31	9
8	Jordan French Insurance	1,346,956	2.21	2.63	7	8	United Insurance	5,666,199	3.67	3.15	10
9	Euro Arab Insurance Group	1,170,938	1.92	1.52	9	9	Islamic Insurance	5,041,424	3.27	3.35	8
10	Jordan International Ins.	844,449	1.38	0.96	11	10	MEDGULF Insurance	4,896,186	3.17	4.36	6
11	Arab Life & Accidents Ins.	772,192	1.27	1.21	10	11	National Insurance	4,287,893	2.78	2.77	12
12	Arab Jordanian Ins. Group	490,353	0.80	0.82	12	12	Middle East Insurance	4,206,995	2.72	2.93	11
13	First Insurance	483,368	0.79			13	Metlife Alico	4,118,580	2.67	2.25	13
14	National Insurance	396,274	0.65	0.71	14	14	Arab Jordanian Ins. Group	3,895,821	2.52	1.78	17
15	Delta Insurance	127,204	0.21	0.30	16	15	Arab Life & Accidents Ins.	3,479,702	2.25	2.03	15
16	Jerusalem Insurance	100,828	0.17	0.37	15	16	Arabia Insurance-Jordan	2,940,617	1.90	2.08	14
17	Arab Assurers			0.002	17	17	Delta Insurance	1,984,145	1.29	1.25	18
18	AL Manara Insurance					18	Arab Assurers	1,850,339	1.20	0.86	21
19	Arab Union International Ins.					19	Jerusalem Insurance	1,528,337	0.99	0.99	19
20	Jordan Emirates Insurance					20	Philadelphia Insurance	1,179,854	0.76	0.87	20
21	Holy Land Insurance					21	Jordan Emirates Insurance	637,230	0.41	0.76	22
22	Philadelphia Insurance					22	AL Manara Insurance	614,254	0.40	0.45	24
23	Arab Orient Insurance					23	Arab Union International Ins.	610,937	0.40	0.47	23
24	MEDGULF Insurance					24	Holy Land Insurance		0.00		
25	Al Yarmouk Insurance*			0.73	13	25	Al Yarmouk Insurance*			1.97	16
	Total	61,038,255	100	100			Total	154,395,794	100	100	

The Companies under No.17-24 don't practice life insurance

* The figures above represent the operations as 24 insurance companies including (AlYarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

The company under No. 24 doesn't practice medical insurance.

Companies Share % in Paid Claims 2015

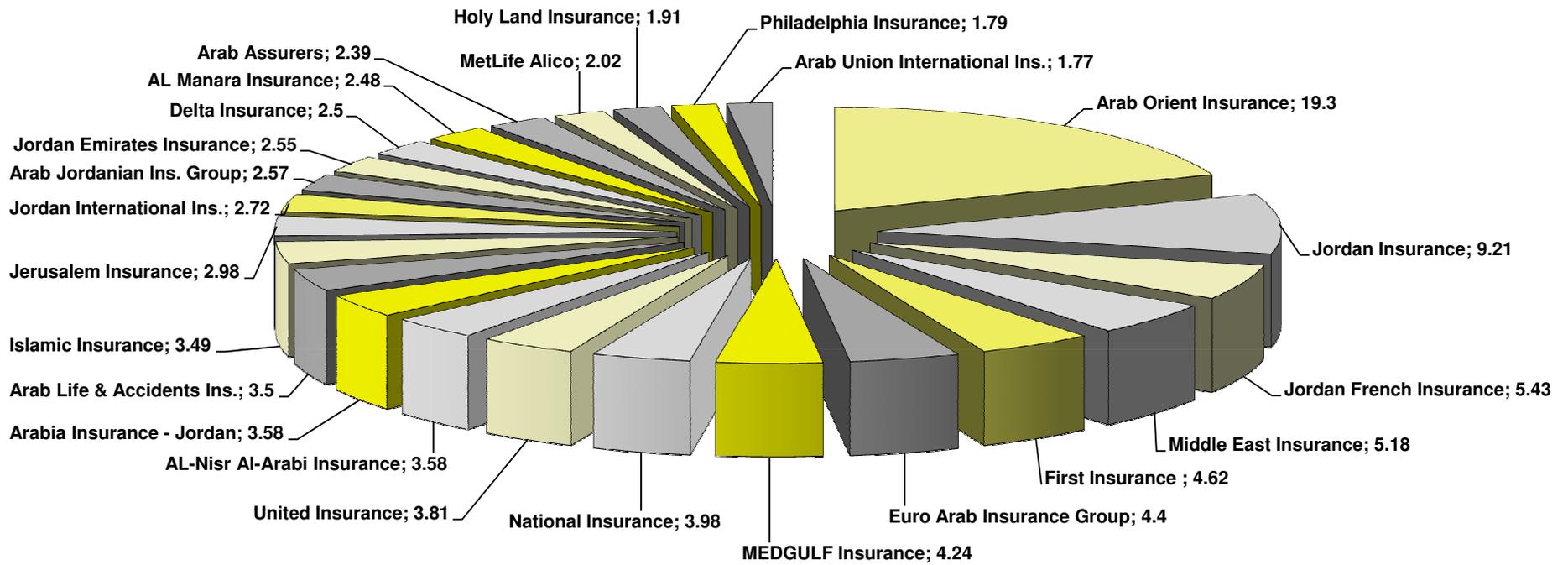


Table (13)
**Paid Claims for 24 Insurance Companies
 Companies Share of All Classes 2015 (JD)**

Tbl. 1-2

NO.	Companies	Marine		Aviation		Marine + Aviation		Fire & Other Property Damages		Liability		Other Branches		Credit Insurance		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	963,546	258,791			963,546	258,791	3,966,413	16,421,902	34,286	47,810	49,546	19,885			7,936,967	7,133,383	5,600,920	5,886,792
2	Middle East Insurance	546,711	2,046,817		224,992	546,711	2,271,809	2,904,725	2,413,278	18,767	28,148	30,429	6,631			6,686,269	5,671,680	3,893,710	3,913,900
3	National Insurance	380,198	390,385			380,198	390,385	431,325	672,994	11,610	28,103					6,979,612	5,919,105	2,991,327	3,240,453
4	United Insurance	125,423	135,046			125,423	135,046	465,789	296,317	28,986	2,377	1,454	3,036			5,774,012	5,011,872	2,498,712	2,062,319
5	AL Manara Insurance	305,937	6,400			305,937	6,400	72,754	6,174,813	5,258	5,705	595	1,342			6,540,857	5,003,160	1,725,464	2,088,099
6	Arabia Insurance - Jordan	58,745	22,162			58,745	22,162	366,800	1,167,566			47,846	109,409	74,562		6,913,639	5,644,087	1,772,936	1,966,541
7	Jerusalem Insurance	545,368	547,728			545,368	547,728	153,422	294,671	4,112	57,136	4,267	10,544			6,068,323	4,850,767	3,117,133	3,215,833
8	AL-Nisr Al-Arabi Insurance	553,130	331,649			553,130	331,649	238,423	347,175	19,353	24,016	38,597	16,853			187,766	384,546	20,783	27,234
9	Jordan French Insurance	425,156	1,197,454			425,156	1,197,454	506,480	220,664	3,093	99	1,219,148	504,627	386,940	267,776	6,634,380	5,436,143	3,242,868	3,454,151
10	Arab Union International Ins.	63,774	27,720			63,774	27,720	6,480	27,732			1,061				4,746,144	4,399,061	1,179,323	877,728
11	Delta Insurance	183,948	192,605			183,948	192,605	504,679	269,386	17,852	14,233	9,477	10,284	294,625	154,238	4,866,692	4,805,367	1,695,128	1,121,652
12	Jordan Emirates Insurance	509,153	25,938			509,153	25,938	126,542	177,541			8,097	8,608			4,182,602	4,285,581	3,757,195	4,207,465
13	Al Yarmouk Insurance		33,994			0	33,994		298,764		47,979		34,478				141,315		13,119
14	Holy Land Insurance					0	0	60,330	147,923	75,748	3,526					4,746,082	6,323,103	2,200,147	1,792,590
15	Arab Life & Accidents Ins.	99,109	126,283			99,109	126,283	174,992	85,982	3,371	4,552	39,221	21,457	24,939	59,070	6,481,210	5,692,583	2,577,587	2,211,465
16	Philadelphia Insurance					0	0	2,654	585	44		809	540			3,778,508	4,952,566	968,987	1,236,483
17	MetLife Alico					0	0					6,664	32,795						
18	Jordan International Ins.	1,458,292	519,919		1,431	1,458,292	521,350	1,416,806	391,569	16,119	5,218		2,553			178,290	1,294,655	506,979	271,684
19	Euro Arab Insurance Group	67,184	66,738			67,184	66,738	437,319	340,552	10,885	330	70,640	42,507			6,998,945	5,649,528	3,234,866	3,047,785
20	Islamic Insurance	90,558	35,422			90,558	35,422	156,725	506,362			66,212	38,524			5,317,370	5,354,692	1,720,367	1,748,020
21	Arab Assurers	16,422	43,600			16,422	43,600	223,757	161,400	23,264	4,611	2,278	1,977	125,706	236,040	5,947,849	5,724,118	1,683,259	1,415,593
22	Arab Jordanian Ins. Group	42,380	515,843			42,380	515,843	679,916	214,416			4,903	1,695			5,382,860	4,575,360	1,395,744	1,666,997
23	Arab Orient Insurance	576,538	151,201			576,538	151,201	5,317,718	6,445,275	90,608	23,522	1,814,739	4,219,001			8,782,187	7,673,611	10,325,006	10,287,497
24	MEDGULF Insurance	47,154	116,772			47,154	116,772	477,665	615,145	4,166	3,093	18,697	2,091			6,684,951	4,844,949	2,964,655	2,658,045
25	First Insurance	251,063	55,525			251,063	55,525	1,227,481	4,450,289	11,266	376	115,502	16,087			5,775,282	4,756,206	1,798,377	1,739,709
	Total	7,309,789	6,847,992	0	226,423	7,309,789	7,074,415	19,919,195	42,142,301	378,788	300,834	3,550,182	5,104,924	906,772	717,124	127,590,797	115,527,438	60,871,473	60,151,154

Table (13)
Paid Claims for 24 Insurance Companies
Companies Share of All Classes 2015 (JD)

Tbl. 2-2

NO.	Companies	Total Motor		Non Life Insurances		Medical		Life		Medical+Life		Gross Paid Claims		Market's Share %		Gross Paid Claims for Branches Outside Jordan	
		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)															
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	13,537,887	13,020,175	18,551,678	29,768,563	5,830,814	4,426,143	9,867,313	9,756,999	15,698,127	14,183,142	34,249,805	43,951,705	9.21	11.79	6,335,103	4,727,064
2	Middle East Insurance	10,579,979	9,585,580	14,080,611	14,305,446	3,217,282	3,000,507	1,974,589	1,674,864	5,191,871	4,675,371	19,272,482	18,980,817	5.18	5.09		
3	National Insurance	9,970,939	9,159,558	10,794,072	10,251,040	3,822,653	3,136,353	173,169	366,922	3,995,822	3,503,275	14,789,894	13,754,315	3.98	3.69		
4	United Insurance	8,272,724	7,074,191	8,894,376	7,510,967	4,768,785	2,856,393	509,413	571,755	5,278,198	3,428,148	14,172,574	10,939,115	3.81	2.93		
5	AL Manara Insurance	8,266,321	7,091,259	8,650,865	13,279,519	563,449	770,406			563,449	770,406	9,214,314	14,049,925	2.48	3.77		
6	Arabia Insurance - Jordan	8,686,575	7,610,628	9,234,528	8,909,765	2,857,102	2,428,559	1,204,712	2,245,173	4,061,814	4,673,732	13,296,342	13,583,497	3.58	3.64		
7	Jerusalem Insurance	9,185,456	8,066,600	9,892,625	8,976,679	1,126,975	989,200	59,604	69,397	1,186,579	1,058,597	11,079,204	10,035,276	2.98	2.69		
8	AL-Nisr Al-Arabi Insurance	208,549	411,780	1,058,052	1,131,473	8,157,789	7,114,628	4,100,181	4,698,069	12,257,970	11,812,697	13,316,022	12,944,170	3.58	3.47		
9	Jordan French Insurance	9,877,248	8,890,294	12,418,065	11,080,914	7,126,182	6,375,006	644,568	311,809	7,770,750	6,686,815	20,188,815	17,767,729	5.43	4.76		
10	Arab Union International Ins.	5,925,467	5,276,789	5,996,782	5,332,241	566,142	965,687			566,142	965,687	6,562,924	6,297,928	1.77	1.69		
11	Delta Insurance	6,561,820	5,927,019	7,572,401	6,567,765	1,724,758	1,457,032	11,041	15,051	1,735,799	1,472,083	9,308,200	8,039,848	2.50	2.16		
12	Jordan Emirates Insurance	7,939,797	8,493,046	8,583,589	8,705,133	889,349	2,288,170			889,349	2,288,170	9,472,938	10,993,303	2.55	2.95		
13	Al Yarmouk Insurance	0	154,434	0	569,649		2,185,010		232,595	0	2,417,605	0	2,987,254	0.00	0.80		
14	Holy Land Insurance	6,946,229	8,115,693	7,082,307	8,267,142					0	0	7,082,307	8,267,142	1.91	2.22		
15	Arab Life & Accidents Ins.	9,058,797	7,904,048	9,400,429	8,201,392	3,041,047	2,688,552	567,800	172,657	3,608,847	2,861,209	13,009,276	11,062,601	3.50	2.97	787,107	776,356
16	Philadelphia Insurance	4,747,495	6,189,049	4,751,002	6,190,174	1,905,371	1,249,547			1,905,371	1,249,547	6,656,373	7,439,721	1.79	2.00		
17	MetLife Alico*	0	0	6,664	32,795	3,045,347	2,202,076	4,447,534	5,630,495	7,492,881	7,832,571	7,499,545	7,865,366	2.02	2.11		
18	Jordan International Ins.	685,269	1,566,339	3,576,486	2,487,029	6,171,073	6,573,666	363,549	518,261	6,534,622	7,091,927	10,111,108	9,578,956	2.72	2.57		
19	Euro Arab Insurance Group	10,233,811	8,697,313	10,819,839	9,147,440	4,542,281	3,031,015	995,873	511,903	5,538,154	3,542,918	16,357,993	12,690,358	4.40	3.40		
20	Islamic Insurance	7,037,737	7,102,712	7,351,232	7,683,020	3,988,227	4,052,716	1,635,684	1,435,716	5,623,911	5,488,432	12,975,143	13,171,452	3.49	3.53		
21	Arab Assurers	7,631,108	7,139,711	8,022,535	7,587,339	845,262	1,548,135	17,585	8,991	862,847	1,557,126	8,885,382	9,144,465	2.39	2.45		
22	Arab Jordanian Ins. Group	6,778,604	6,242,357	7,505,803	6,974,311	1,729,645	1,322,229	332,586	322,182	2,062,231	1,644,411	9,568,034	8,618,722	2.57	2.31		
23	Arab Orient Insurance	19,107,193	17,961,108	26,906,796	28,800,107	44,852,202	41,917,129			44,852,202	41,917,129	71,758,998	70,717,236	19.30	18.96		
24	MEDGULF Insurance	9,649,606	7,502,994	10,197,288	8,240,095	5,571,551	5,920,724			5,571,551	5,920,724	15,768,839	14,160,819	4.24	3.80		
25	First Insurance	7,573,659	6,495,915	9,178,971	11,018,192	7,688,103	4,857,642	306,832		7,994,935	4,857,642	17,173,906	15,875,834	4.62	4.26		
	Total	188,462,270	175,678,592	220,526,996	231,018,190	124,031,389	113,356,525	27,212,033	28,542,839	151,243,422	141,899,364	371,770,418	372,917,554	100	100	7,122,210	5,503,420

Table (14)
Motor Paid Claims for 23 Insurance Companies
As in 31/12/2015 Compared with 31/12/2014 (JD)

NO.	Company	Compulsory T.P.L/ Jordanian Vehicles		Compulsory T.P.L from Comprehensive		Total Jordanian Vehicles		Compulsory T.P.L Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	5,459,002	4,694,576	2,167,711	1,958,965	7,626,713	6,653,541	310,254	479,842	7,936,967	7,133,383	5,600,920	5,886,792	13,537,887	13,020,175
2	Middle East Insurance	5,216,996	4,126,245	1,102,393	1,136,579	6,319,389	5,262,824	366,880	408,856	6,686,269	5,671,680	3,893,710	3,913,900	10,579,979	9,585,580
3	National Insurance	5,295,829	4,372,316	1,204,623	1,099,079	6,500,452	5,471,395	479,160	447,710	6,979,612	5,919,105	2,991,327	3,240,453	9,970,939	9,159,558
4	United Insurance	4,333,762	3,672,358	984,092	849,500	5,317,854	4,521,858	456,158	490,014	5,774,012	5,011,872	2,498,712	2,062,319	8,272,724	7,074,191
5	AL Manara Insurance	5,365,495	4,105,803	876,693	682,409	6,242,188	4,788,212	298,669	214,948	6,540,857	5,003,160	1,725,464	2,088,099	8,266,321	7,091,259
6	Arabia Insurance-Jordan	5,819,608	4,416,006	657,575	608,399	6,477,183	5,024,405	436,456	619,682	6,913,639	5,644,087	1,772,936	1,966,541	8,686,575	7,610,628
7	Jerusalem Insurance	4,544,869	3,657,197	1,287,174	984,298	5,832,043	4,641,495	236,280	209,272	6,068,323	4,850,767	3,117,133	3,215,833	9,185,456	8,066,600
8	AL-Nisr Al-Arabi Insurance	158,374	334,530	12,418	17,348	170,792	351,878	16,974	32,668	187,766	384,546	20,783	27,234	208,549	411,780
9	Jordan French Insurance	4,963,814	3,956,949	1,298,017	1,059,203	6,261,831	5,016,152	372,549	419,991	6,634,380	5,436,143	3,242,868	3,454,151	9,877,248	8,890,294
10	Arab Union International Ins.	4,144,591	3,807,745	423,453	396,696	4,568,044	4,204,441	178,100	194,620	4,746,144	4,399,061	1,179,323	877,728	5,925,467	5,276,789
11	Delta Insurance	3,969,985	4,044,569	464,652	278,886	4,434,637	4,323,455	432,055	481,912	4,866,692	4,805,367	1,695,128	1,121,652	6,561,820	5,927,019
12	Jordan Emirates Insurance	2,048,996	1,664,677	1,912,179	1,929,057	3,961,175	3,593,734	221,427	691,847	4,182,602	4,285,581	3,757,195	4,207,465	7,939,797	8,493,046
13	Al Yarmouk Insurance		83,529		13,645	0	97,174		44,141	0	141,315		13,119	0	154,434
14	Holy Land Insurance	1,348,600	1,978,143	3,259,862	4,182,710	4,608,462	6,160,853	137,620	162,250	4,746,082	6,323,103	2,200,147	1,792,590	6,946,229	8,115,693
15	Arab Life & Accidents Ins.	4,928,834	4,247,223	1,115,352	946,305	6,044,186	5,193,528	437,024	499,055	6,481,210	5,692,583	2,577,587	2,211,465	9,058,797	7,904,048
16	Philadelphia Insurance	3,216,660	3,915,826	413,427	753,941	3,630,087	4,669,767	148,421	282,799	3,778,508	4,952,566	968,987	1,236,483	4,747,495	6,189,049
17	Jordan International Ins.	120,094	1,253,048			120,094	1,253,048	58,196	41,607	178,290	1,294,655	506,979	271,684	685,269	1,566,339
18	Euro Arab Insurance Group	5,221,174	4,211,039	1,300,320	1,031,802	6,521,494	5,242,841	477,451	406,687	6,998,945	5,649,528	3,234,866	3,047,785	10,233,811	8,697,313
19	Islamic Insurance	4,237,427	4,213,323	710,006	679,069	4,947,433	4,892,392	369,937	462,300	5,317,370	5,354,692	1,720,367	1,748,020	7,037,737	7,102,712
20	Arab Assurers	2,587,835	2,710,230	3,350,115	2,933,541	5,937,950	5,643,771	9,899	80,347	5,947,849	5,724,118	1,683,259	1,415,593	7,631,108	7,139,711
21	Arab Jordanian Ins. Group	3,132,947	2,629,009	1,984,772	1,698,589	5,117,719	4,327,598	265,141	247,762	5,382,860	4,575,360	1,395,744	1,666,997	6,778,604	6,242,357
22	Arab Orient Insurance	5,124,398	3,949,964	3,250,847	3,332,045	8,375,245	7,282,009	406,942	391,602	8,782,187	7,673,611	10,325,006	10,287,497	19,107,193	17,961,108
23	MEDGULF Insurance	4,973,234	3,593,947	1,332,843	898,703	6,306,077	4,492,650	378,874	352,299	6,684,951	4,844,949	2,964,655	2,658,045	9,649,606	7,502,994
24	First Insurance	4,717,003	3,812,585	654,325	604,422	5,371,328	4,417,007	403,954	339,199	5,775,282	4,756,206	1,798,377	1,739,709	7,573,659	6,495,915
	Total	90,929,527	79,450,837	29,762,849	28,075,191	120,692,376	107,526,028	6,898,421	8,001,410	127,590,797	115,527,438	60,871,473	60,151,154	188,462,270	175,678,592

• source :Financial Reports of (23) insurance companies including (Al Yarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

•• Insurance companies asked voluntary to revoke their Motor Insurance license:

** Insurance companies which Motor Insurance license was annulled by the Insurance Commission:

- 1- Al Yarmouk Insurance Co. since 12/12/2011.
- 2- AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.
- 3- Jordan International Insurance Co. since 14/3/2012.

- 1- Al Barakah Takaful since 12/12/2011.
- 2- Arab German Insurance Co. since 16/10/2012.
- 3- Gerasa Insurance Co. from 3/1/2012 & later the abnormal general assembly of the company decided to liquidate the company voluntary in May 2013

Table (15)
Companies Classification & Share of Total Paid Claims (Jordan) 2015 (JD)
(Allocated according to non life insurance, life & medical insurance & total paid claims)

Tbl. 1-4

Classification of companies according to (Non Life Insurances Paid Claims)						Classification of companies according to (Life & Medical Paid Claims)						Classification of companies according to (Total Paid Claims)					
%	Companies	2015		2014		%	Companies	2015		2014		%	Companies	2015		2014	
		Non Life Paid Claims	Companies Share%	Share%	Ranking			Life & Medical Paid Claims	Companies Share%	Share%	Ranking			Total Paid Claims	Companies Share%	Share%	Ranking
1	Arab Orient Insurance	26,906,796	12.20	12.47	2	1	Arab Orient Insurance	44,852,202	29.66	29.54	1	1	Arab Orient Insurance	71,758,998	19.30	18.96	1
2	Jordan Insurance	18,551,678	8.41	12.89	1	2	Jordan Insurance	15,698,127	10.38	10.00	2	2	Jordan Insurance	34,249,805	9.21	11.79	2
3	Middle East Insurance	14,080,611	6.38	6.19	3	3	AL-Nisr Al-Arabi Insurance	12,257,970	8.10	8.32	3	3	Jordan French Insurance	20,188,815	5.43	4.76	4
4	Jordan French Insurance	12,418,065	5.63	4.80	5	4	First Insurance	7,994,935	5.29	3.42	9	4	Middle East Insurance	19,272,482	5.18	5.09	3
5	Euro Arab Insurance Group	10,819,839	4.91	3.96	8	5	Jordan French Insurance	7,770,750	5.14	4.71	6	5	First Insurance	17,173,906	4.62	4.26	5
6	National Insurance	10,794,072	4.89	4.44	7	6	MetLife Alico	7,492,881	4.95	5.52	4	6	Euro Arab Insurance Group	16,357,993	4.40	3.40	12
7	MEDGULF Insurance	10,197,288	4.62	3.57	13	7	Jordan International Insurance	6,534,622	4.32	5.00	5	7	MEDGULF Insurance	15,768,839	4.24	3.80	6
8	Jerusalem Insurance	9,892,625	4.49	3.89	9	8	Islamic Insurance	5,623,911	3.72	3.87	8	8	National Insurance	14,789,894	3.98	3.69	8
9	Arab Life & Accidents Insurance	9,400,429	4.26	3.55	14	9	MEDGULF Insurance	5,571,551	3.68	4.17	7	9	United Insurance	14,172,574	3.81	2.93	15
10	Arabia Insurance-Jordan	9,234,528	4.19	3.86	10	10	Euro Arab Insurance Group	5,538,154	3.66	2.50	12	10	AL-Nisr Al-Arabi Insurance	13,316,022	3.58	3.47	11
11	First Insurance	9,178,971	4.16	4.77	6	11	United Insurance	5,278,198	3.49	2.42	14	11	Arabia Insurance-Jordan	13,296,342	3.58	3.64	9
12	United Insurance	8,894,376	4.03	3.25	17	12	Middle East Insurance	5,191,871	3.43	3.29	10	12	Arab Life & Accidents Insurance	13,009,276	3.50	2.97	13
13	AL Manara Insurance	8,650,865	3.92	5.75	4	13	Arabia Insurance-Jordan	4,061,814	2.69	3.29	11	13	Islamic Insurance	12,975,143	3.49	3.53	10
14	Jordan Emirates Insurance	8,583,589	3.89	3.55	14	14	National Insurance	3,995,822	2.64	2.47	13	14	Jerusalem Insurance	11,079,204	2.98	2.69	16
15	Arab Assurers	8,022,535	3.64	3.28	16	15	Arab Life & Accidents Insurance	3,608,847	2.39	2.02	15	15	Jordan International Insurance	10,111,108	2.72	2.57	17
16	Delta Insurance	7,572,401	3.43	2.84	19	16	Arab Jordanian Insurance Group	2,062,231	1.36	1.16	18	16	Arab Jordanian Insurance Group	9,568,034	2.57	2.31	19
17	Arab Jordanian Insurance Group	7,505,803	3.40	3.02	18	17	Philadelphia Insurance	1,905,371	1.26	0.88	21	17	Jordan Emirates Insurance	9,472,938	2.55	2.95	14
18	Islamic Insurance	7,351,232	3.33	3.33	15	18	Delta Insurance	1,735,799	1.15	1.04	20	18	Delta Insurance	9,308,200	2.50	2.16	21
19	Holy Land Insurance	7,082,307	3.21	3.58	12	19	Jerusalem Insurance	1,186,579	0.78	0.75	22	19	AL Manara Insurance	9,214,314	2.48	3.77	7
20	.Arab Union International Ins	5,996,782	2.72	2.31	21	20	Jordan Emirates Insurance	889,349	0.59	1.61	17	20	Arab Assurers	8,885,382	2.39	2.45	18
21	Philadelphia Insurance	4,751,002	2.15	2.68	20	21	Arab Assurers	862,847	0.57	1.10	19	21	MetLife Alico	7,499,545	2.02	2.11	22
22	Jordan International Insurance	3,576,486	1.62	1.08	22	22	Arab Union International Ins.	566,142	0.37	0.68	23	22	Holy Land Insurance	7,082,307	1.91	2.22	20
23	AL-Nisr Al-Arabi Insurance	1,058,052	0.48	0.49	23	23	AL Manara Insurance	563,449	0.37	0.54	24	23	Philadelphia Insurance	6,656,373	1.79	2.00	23
24	MetLife Alico	6,664	0.00	0.01	25	24	Holy Land Insurance*		0.00			24	Arab Union International Ins.	6,562,924	1.77	1.69	24
25	Al Yarmouk Insurance*		0.00	0.25	24	25	Al Yarmouk Insurance			1.70	16	25	Al Yarmouk Insurance		0.00	0.80	25
	Total	220,526,996	100	100			Total	151,243,422	100	100			Total	371,770,418	100	100	

* The figures above represent the operations as 24 insurance companies including (AlYarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

* The Company doesn't practice Life & Medical Insurances

Table (15)
Companies Classification & Share of Paid Claims Per Class As in 2015 (JD)

Tbl. 2-4

Marine & Transport & Aviation						Fire & Other Property Damages					
No.	Companies	2015		2014		No.	Companies	2015		2014	
		Paid Claims	Share%	Share%	Ranking			Paid Claims	Share%	Share%	Ranking
1	Jordan International Insurance	1,458,292	19.95	7.37	4	1	Arab Orient Insurance	5,317,718	26.70	15.29	2
2	Jordan Insurance	963,546	13.18	3.66	8	2	Jordan Insurance	3,966,413	19.91	38.97	1
3	Arab Orient Insurance	576,538	7.89	2.14	10	3	Middle East Insurance	2,904,725	14.58	5.73	5
4	AL-Nisr Al-Arabi Insurance	553,130	7.57	4.69	7	4	Jordan International Insurance	1,416,806	7.11	0.93	10
5	Middle East Insurance	546,711	7.48	32.10	1	5	First Insurance	1,227,481	6.16	10.56	4
6	Jerusalem Insurance	545,368	7.46	7.74	3	6	Arab Jordanian Insurance Group	679,916	3.41	0.51	18
7	Jordan Emirates Insurance	509,153	6.97	0.37	20	7	Jordan French Insurance	506,480	2.54	0.52	17
8	Jordan French Insurance	425,156	5.82	16.92	2	8	Delta Insurance	504,679	2.53	0.64	16
9	National Insurance	380,198	5.20	5.52	6	9	MEDGULF Insurance	477,665	2.40	1.46	8
10	AL Manara Insurance	305,937	4.19	0.09	22	10	United Insurance	465,789	2.34	0.70	14
11	First Insurance	251,063	3.43	0.78	15	11	Euro Arab Insurance Group	437,319	2.20	0.81	12
12	Delta Insurance	183,948	2.52	2.72	9	12	National Insurance	431,325	2.17	1.60	7
13	United Insurance	125,423	1.72	1.91	11	13	Arabia Insurance-Jordan	366,800	1.84	2.77	6
14	Arab Life & Accidents Insurance	99,109	1.36	1.78	12	14	AL-Nisr Al-Arabi Insurance	238,423	1.20	0.82	11
15	Islamic Insurance	90,558	1.24	0.50	17	15	Arab Assurers	223,757	1.12	0.38	20
16	Euro Arab Insurance Group	67,184	0.92	0.94	14	16	Arab Life & Accidents Insurance	174,992	0.88	0.20	22
17	Arab Union International Ins.	63,774	0.87	0.39	19	17	Islamic Insurance	156,725	0.79	1.20	9
18	Arabia Insurance-Jordan	58,745	0.80	0.31	21	18	Jerusalem Insurance	153,422	0.77	0.70	15
19	MEDGULF Insurance	47,154	0.65	1.65	13	19	Jordan Emirates Insurance	126,542	0.64	0.42	19
20	Arab Jordanian Insurance Group	42,380	0.58	7.29	5	20	AL Manara Insurance	72,754	0.37	14.65	3
21	Arab Assurers	16,422	0.22	0.62	16	21	Holy Land Insurance	60,330	0.30	0.35	21
22	Philadelphia Insurance*					22	Arab Union International Ins.	6,480	0.03	0.07	23
23	Holy Land Insurance**					23	Philadelphia Insurance	2,654	0.01	0.001	24
24	MetLife Alico**					24	MetLife Alico**		0.000		
25	Al Yarmouk Insurance			0.48	18	25	Al Yarmouk Insurance			0.71	13
Total		7,309,789	100	100		Total		19,919,195	100	100	

* The Company didn't pay the marine insurance claims for 2014

** The company licensed only medical ,life Assurance and Personal Accident.

The figures above represent the operations as 24 insurance companies including

*** (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (15)
Companies Classification & Share of Paid Claims Per Class As in 2015 (JD)

Tbl. 3-4

General Accident					Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))						
No.	Companies	2015		2014		No.	Companies	2015		2014	
		Paid Claims	Share%	Share%	Ranking			Paid Claims	Share%	Share%	Ranking
1	Arab Orient Insurance	1,905,347	48.49	78.48	1	1	Arab Orient Insurance	19,107,193	10.14	10.22	1
2	Jordan French Insurance	1,222,241	31.11	9.34	2	2	Jordan Insurance	13,537,887	7.18	7.41	2
3	First Insurance	126,768	3.23	0.30	15	3	Middle East Insurance	10,579,979	5.61	5.46	3
4	Jordan Insurance	83,832	2.13	1.25	5	4	Euro Arab Insurance Group	10,233,811	5.43	4.95	6
5	Euro Arab Insurance Group	81,525	2.07	0.79	7	5	National Insurance	9,970,939	5.29	5.21	4
6	Holy Land Insurance	75,748	1.93	0.07	22	6	Jordan French Insurance	9,877,248	5.24	5.06	5
7	Islamic Insurance	66,212	1.69	0.71	9	7	MEDGULF Insurance	9,649,606	5.12	4.27	12
8	AL-Nisr Al-Arabi Insurance	57,950	1.47	0.76	8	8	Jerusalem Insurance	9,185,456	4.87	4.59	9
9	Middle East Insurance	49,196	1.25	0.64	10	9	Arab Life & Accidents Insurance	9,058,797	4.81	4.50	10
10	Arabia Insurance-Jordan	47,846	1.22	2.02	3	10	Arabia Insurance-Jordan	8,686,575	4.61	4.33	11
11	Arab Life & Accidents	42,592	1.08	0.48	13	11	United Insurance	8,272,724	4.39	4.03	16
12	United Insurance	30,440	0.77	0.10	20	12	AL Manara Insurance	8,266,321	4.39	4.04	15
13	Delta Insurance	27,329	0.70	0.45	14	13	Jordan Emirates Insurance	7,939,797	4.21	4.83	7
14	Arab Assurers	25,542	0.65	0.12	19	14	Arab Assurers	7,631,108	4.05	4.06	13
15	MEDGULF Insurance	22,863	0.58	0.10	21	15	First Insurance	7,573,659	4.02	3.70	17
16	Jordan International Insurance	16,119	0.41	0.14	17	16	Islamic Insurance	7,037,737	3.73	4.04	14
17	National Insurance	11,610	0.30	0.52	12	17	Holy Land Insurance	6,946,229	3.69	4.62	8
18	Jerusalem Insurance	8,379	0.21	1.25	6	18	Arab Jordanian Insurance Group	6,778,604	3.60	3.55	18
19	Jordan Emirates Insurance	8,097	0.21	0.16	16	19	Delta Insurance	6,561,820	3.48	3.37	20
20	MetLife Alico	6,664	0.17	0.61	11	20	Arab Union International Ins	5,925,467	3.14	3.00	21
21	AL Manara Insurance	5,853	0.15	0.13	18	21	Philadelphia Insurance	4,747,495	2.52	3.52	19
22	Arab Jordanian Insurance	4,903	0.12	0.03	23	22	Jordan International Insurance	685,269	0.36	0.89	22
23	Arab Union International Ins.*	1,061	0.03		25	23	AL-Nisr Al-Arabi Insurance	208,549	0.11		23
24	Philadelphia Insurance	853	0.02	0.01	24	24	Al Yarmouk Insurance		0.00		24
25	Al Yarmouk Insurance**		0.00	1.53	4	25	**MetLife Alico				
Total		3,928,970	100	100		Total		188,462,270	100	100	

* The company didn't pay general insurance claims for 2014.

** The company licensed only medical, life Assurance and Personal Accident.

** The figures above represent the operations as 24 insurance companies including (Al Yarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (15)
Companies Classification & Share of Paid Claims Per Class As in 2015 (JD)

Tbl. 4-4

Life					Medical						
No.	Companies	2015		2014		No.	Companies	2015		2014	
		Paid Claims	Share%	Share%	Ranking			Paid Claims	Share%	Share%	Ranking
1	Jordan Insurance	9,867,313	36.26	34.18	1	1	Arab Orient Insurance	44,852,202	36.16	36.98	1
2	MetLife Alico	4,447,534	16.34	19.73	2	2	AL-Nisr Al-Arabi Insurance	8,157,789	6.58	6.28	2
3	AL-Nisr Al-Arabi Insurance	4,100,181	15.07	16.46	3	3	First Insurance	7,688,103	6.20	4.29	6
4	Middle East Insurance	1,974,589	7.26	5.87	5	4	Jordan French Insurance	7,126,182	5.75	5.62	4
5	Islamic Insurance	1,635,684	6.01	5.03	6	5	Jordan International Insurance	6,171,073	4.98	5.80	3
6	Arabia Insurance-Jordan	1,204,712	4.43	7.87	4	6	Jordan Insurance	5,830,814	4.70	3.90	7
7	Euro Arab Insurance Group	995,873	3.66	1.79	9	7	*MEDGULF Insurance	5,571,551	4.49	5.22	5
8	Jordan French Insurance	644,568	2.37	1.09	12	8	United Insurance	4,768,785	3.84	2.52	12
9	Arab Life & Accidents Insurance	567,800	2.09	0.60	14	9	Euro Arab Insurance Group	4,542,281	3.66	2.67	10
10	United Insurance	509,413	1.87	2.00	7	10	Islamic Insurance	3,988,227	3.22	3.58	8
11	Jordan International Insurance	363,549	1.34	1.82	8	11	National Insurance	3,822,653	3.08	2.52	12
12	Arab Jordanian Insurance Group	332,586	1.22	1.13	11	12	Middle East Insurance	3,217,282	2.59	2.65	11
13	First Insurance *	306,832	1.13			13	MetLife Alico	3,045,347	2.46	1.94	16
14	National Insurance	173,169	0.64	1.29	10	14	Arab Life & Accidents Insurance	3,041,047	2.45	2.37	13
15	Jerusalem Insurance	59,604	0.22	0.24	15	15	Arabia Insurance-Jordan	2,857,102	2.30	2.14	14
16	Arab Assurers	17,585	0.06	0.03	17	16	Philadelphia Insurance	1,905,371	1.54	1.10	21
17	Delta Insurance	11,041	0.04	0.05	16	17	Arab Jordanian Insurance Group	1,729,645	1.39	1.17	20
18	AL Manara Insurance*					18	Delta Insurance	1,724,758	1.39	1.29	19
19	Arab Union International Ins.*					19	Jerusalem Insurance	1,126,975	0.91	0.87	22
20	Jordan Emirates Insurance *					20	Jordan Emirates Insurance	889,349	0.72	2.02	15
21	Holy Land Insurance *					21	Arab Assurers	845,262	0.68	1.37	18
22	Philadelphia Insurance *					22	Arab Union International Ins.	566,142	0.46	0.85	23
23	Arab Orient Insurance *					23	AL Manara Insurance	563,449	0.45	0.68	24
24	MEDGULF Insurance*					24	Holy Land Insurance*	0.00		1.93	17
25	Al Yarmouk Insurance **			0.81	13	25	Al Yarmouk Insurance**				
Total		27,212,033	100	100		Total		124,031,389	100	100	

* The Companies Under No. (18-24) don't Practice Life Insurance

* The Company Under No. (24) doesn't Practice Medical Insurance

** The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (16)
Net Profit (Loss) For 24 Insurance Companies as Per Class For The Year 2015 (JD)
(According to Insurance Branches)

Tbl. 1-2

No.	Companies	Marine		Aviation		Marine + Aviation		Fire& Other Property Damages		Liability		Other Branches		Credit		Motor Compulsory (Third Party Liability Insurance)	
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
		1	Jordan Insurance	628,882	597,672			628,882	597,672	183,068	575,899	68,978	28,991	54,268	42,297		
2	Middle East Insurance	709,314	769,230	22,453	19,403	731,767	788,633	572,235	535,906	197,929	52,023	99,773	100,666			-507,137	-146,414
3	National Insurance	407,810	466,444			407,810	466,444	322,203	347,331	76,321	17,325					464,757	304,249
4	United Insurance	152,379	199,887	24,128	-3,035	176,507	196,852	160,613	195,714	64,051	65,716	36,425	58,284			-251,559	-1,153,968
5	AL Manara Insurance	-33,541	47,161	2,375	4,134	-31,166	51,295	-90,815	268,588	6,140	22,671	38,776	7,475			-295,185	-1,752,384
6	Arabia Insurance - Jordan	70,105	249,437			70,105	249,437	112,666	198,632			55,779	121,175	-7,328	5,093	-433,176	-578,636
7	Jerusalem Insurance	590,992	828,825			590,992	828,825	123,045	130,475	-4,252	-11,569	16,050	18,481			-1,182,607	-1,098,366
8	AL-Nisr Al-Arabi Insurance	46,428	158,460			46,428	158,460	226,012	155,414	118,831	46,532	136,269	120,317			-4,986	-172,803
9	Jordan French Insurance	104,878	-17,101	173,738	27,718	278,616	10,617	332,600	333,729	51,046	16,012	302,110	274,423	567,898	363,443	-1,777,595	678,158
10	Arab Union International Ins.	48,401	93,111			48,401	93,111	-1,589	7,546			43,435	12,945			-274,357	490,160
11	Delta Insurance	252,028	228,206			252,028	228,206	205,172	274,471	58,693	51,481	27,561	23,973	-4,766	-9,283	-474,940	-140,521
12	Jordan Emirates Insurance	41,826	80,995			41,826	80,995	-11,351	30,542			53,918	40,145			-855,062	90,819
13	Al Yarmouk Insurance		110,686			0	110,686		57,735		1,271		13,542				50,273
14	Holy Land Insurance*	-4,644	4,656			-4,644	4,656	51,860	60,634	44,272	31,086					406,571	210,311
15	Arab Life & Accidents Ins.	24,833	-21,573			24,833	-21,573	30,032	-6,102	39,553	43,149	9,752	20,054	4,873	5,461	-78,156	145,149
16	Philadelphia Insurance	11,746	23,002			11,746	23,002	45,059	35,930	2,918	2,322	2,044	7,511			-151,991	443,792
17	MetLife Alico					0	0					612,823	414,480				
18	Jordan International Ins.	258,009	88,951	405	2,477	258,414	91,428	191,037	4,891	24,347	21,531	204	-2,418			1,173,835	-118,947
19	Euro Arab Insurance Group	345,066	316,757			345,066	316,757	109,308	87,974			101,206	113,197			-1,604,402	-1,710,608
20	Islamic Insurance	72,497	126,494			72,497	126,494	-68,923	72,774	75,600	87,238	71,381	23,801			-945,809	912,225
21	Arab Assurers	239,609	244,495			239,609	244,495	56,310	69,095	47,960	20,374	29,129	2,732	-6,158	-7,355	-754,799	-1,097,763
22	Arab Jordanian Ins. Group	78,859	39,348			78,859	39,348	108,707	67,632			75,089	83,655			-568,578	26,464
23	Arab Orient Insurance	356,361	636,025	-4,652	-4,830	351,709	631,195	27,955	-54,273	85,928	125,320	863,374	330,814			15,942	360,299
24	MEDGULF Insurance	242,717	169,626			242,717	169,626	279,658	220,096	61,662	77,074	-5,353	20,046			-1,518,085	244,704
25	First Insurance	103,620	105,329	4,628	21,239	108,248	126,568	45,811	37,589	27,800	40,151	98,963	143,604			208,791	-1,306,807
	Total	4,748,175	5,546,123	223,075	67,106	4,971,250	5,613,229	3,010,673	3,708,222	1,047,777	738,698	2,722,976	1,991,199	554,519	357,359	-10,050,298	-6,254,661

Table (16)
Net Profit (Loss) For 24 Insurance Companies as Per Class For The Year 2015 (JD) *
(According to Insurance Branches)

Tbl. 2-2

No.	Companies	Motor				Non Life Insurances		Medical		Life		Medical+Life		Net Technical Profit (Loss)		Net Technical Profit (Loss) for branches Outside Jordan		Net Profit(Loss)	
		Comprehensive (Own Damages)		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	2,614,479	2,216,305	1,972,709	1,282,258	2,907,905	2,527,117	499,913	1,084,783	1,050,440	1,123,458	1,550,353	2,208,241	4,458,258	4,735,358	-756,613	471,931	623,852	3,509,798
2	Middle East Insurance	1,038,687	621,978	531,550	475,564	2,133,254	1,952,792	260,883	276,784	53,858	107,384	314,741	384,168	2,447,995	2,336,960			2,210,131	2,209,397
3	National Insurance	96,602	289,328	561,359	593,577	1,367,693	1,424,677	-57,530	-114,982	56,887	59,086	-643	-55,896	1,367,050	1,368,781			1,282,201	1,208,459
4	United Insurance	1,121,579	1,439,559	870,020	285,591	1,307,616	802,157	91,821	156,361	367,454	196,402	459,275	352,763	1,766,891	1,154,920			1,281,283	1,386,974
5	AL Manara Insurance	332,620	777,324	37,435	-975,060	-39,630	-625,031	-130,104	-9,415			-130,104	-9,415	-169,734	-634,446			-214,895	-511,805
6	Arabia Insurance - Jordan	489,578	692,195	56,402	113,559	287,624	687,896	-171,809	24,170	226,444	67,913	54,635	92,083	342,259	779,979			119,916	736,822
7	Jerusalem Insurance	838,458	1,302,495	-344,149	204,129	381,686	1,170,341	157,250	144,858	13,731	29,607	170,981	174,465	552,667	1,344,806			1,037,356	1,657,817
8	AL-Nisr Al-Arabi Insurance	20,946	69,346	15,960	-103,457	543,500	377,266	1,570,507	1,145,787	754,851	820,411	2,325,358	1,966,198	2,868,858	2,343,464			2,438,130	1,978,906
9	Jordan French Insurance	2,473,553	-405,132	695,958	273,026	2,228,228	1,271,250	200,427	391,945	296,163	200,668	496,590	592,613	2,724,818	1,863,863			1,209,581	1,128,762
10	Arab Union International Ins.	195,059	85,392	-79,298	575,552	10,949	689,154	20,652	-60,481			20,652	-60,481	31,601	628,673			-720,931	814,592
11	Delta Insurance	418,742	459,381	-56,198	318,860	482,490	887,708	147,441	198,193	77,935	62,129	225,376	260,322	707,866	1,148,030			549,980	935,822
12	Jordan Emirates Insurance	-50,800	902,375	-905,862	993,194	-821,469	1,144,876	100,859	-55,851			100,859	-55,851	-720,610	1,089,025			-1,570,711	735,636
13	Al Yarmouk Insurance		48,489	0	98,762	0	281,996		93,582		34,704	0	128,286	0	410,282				214,519
14	Holy Land Insurance	-779,360	121,155	-372,789	331,466	-281,301	427,842					0	0	-281,301	427,842			-1,382,688	119,175
15	Arab Life & Accidents Ins.	1,221,558	1,079,222	1,143,402	1,224,371	1,252,445	1,265,360	-192,415	-109,076	104,000	59,191	-88,415	-49,885	1,164,030	1,215,475	-421,813	286,713	445,561	846,547
16	Philadelphia Insurance	397,548	252,903	245,557	696,695	307,324	765,460	92,078	133,385			92,078	133,385	399,402	898,845			315,996	811,264
17	MetLife Alico**			0	0	612,823	414,480	229,423	577,200	1,841,326	2,307,154	2,070,749	2,884,354	2,683,572	3,298,834			3,127,639	4,098,677
18	Jordan International Ins.	-1,103,451	55,279	70,384	-63,668	544,386	51,764	188,115	129,130	-39,267	-32,527	148,848	96,603	693,234	148,367			1,603,020	1,203,579
19	Euro Arab Insurance Group	518,734	946,544	-1,085,668	-764,064	-530,088	-246,136	-308,634	-351,601	1,196,499	1,149,928	887,865	798,327	357,777	552,191			2,289,727	1,680,580
20	Islamic Insurance	1,685,138	107,671	739,329	1,019,896	889,884	1,330,203	-169,979	76,357	78,686	-34,974	-91,293	41,383	798,591	1,371,586			720,020	1,634,949
21	Arab Assurers	530,698	879,495	-224,101	-218,268	142,749	111,073	432,066	96,676	-1,466	6,942	430,600	103,618	573,349	214,691			454,077	-43,665
22	Arab Jordanian Ins. Group	731,906	547,040	163,328	573,504	425,983	764,139	223,307	235,974	170,777	130,830	394,084	366,804	820,067	1,130,943			503,489	520,357
23	Arab Orient Insurance	2,966,111	2,366,741	2,982,053	2,727,040	4,311,019	3,760,096	5,427,879	3,508,380			5,427,879	3,508,380	9,738,898	7,268,476			4,375,945	5,027,365
24	MEDGULF Insurance	1,605,606	-1,290,837	87,521	-1,046,133	666,205	-559,291	-329,201	-95,193			-329,201	-95,193	337,004	-654,484			94,165	-674,868
25	First Insurance	140,001	930,575	348,792	-376,232	629,614	-28,320	-299,015	497,415	6,603		-292,412	497,415	337,202	469,095			1,348,318	1,632,279
	Total	17,503,992	14,494,823	7,453,694	8,240,162	19,760,889	20,648,869	7,983,934	7,974,381	6,254,921	6,288,306	14,238,855	14,262,687	33,999,744	34,911,556	-1,178,426	758,644	22,141,162	32,861,938

Table (17)
Motor Net Profit (Loss) for (23) Insurance Companies for the year 2015 (JD)

NO.	Company	Compulsory T.P.L Jordanian Vehicles/		Compulsory T.P.L from Comprehensive		Total Jordanian Vehicles		Compulsory T.P.L Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	-632,445	-1,255,262	-595,999	-508,631	-1,228,444	-1,763,893	586,674	829,846	-641,770	-934,047	2,614,479	2,216,305	1,972,709	1,282,258
2	Middle East Insurance	-1,176,583	-874,029	94,752	59,201	-1,081,831	-814,828	574,694	668,414	-507,137	-146,414	1,038,687	621,978	531,550	475,564
3	National Insurance	-262,594	-403,194	248,126	-25,614	-14,468	-428,808	479,225	733,057	464,757	304,249	96,602	289,328	561,359	593,577
4	United Insurance	-401,867	-1,386,438	-149,374	-307,171	-551,241	-1,693,609	299,682	539,641	-251,559	-1,153,968	1,121,579	1,439,559	870,020	285,591
5	AL Manara Insurance	-395,325	-1,680,333	-348,859	-666,341	-744,184	-2,346,674	448,999	594,290	-295,185	-1,752,384	332,620	777,324	37,435	-975,060
6	Arabia Insurance-Jordan	-768,757	-672,736	-172,613	-109,291	-941,370	-782,027	508,194	203,391	-433,176	-578,636	489,578	692,195	56,402	113,559
7	Jerusalem Insurance	-1,230,025	-1,469,218	-351,371	11,196	-1,581,396	-1,458,022	398,789	359,656	-1,182,607	-1,098,366	838,458	1,302,495	-344,149	204,129
8	AL-Nisr Al-Arabi Insurance*	-59,110	-177,906	23,088	-9,272	-36,022	-187,178	31,036	14,375	-4,986	-172,803	20,946	69,346	15,960	-103,457
9	Jordan French Insurance	-1,942,625	-96,524	-216,778	685,935	-2,159,403	589,411	381,808	88,747	-1,777,595	678,158	2,473,553	-405,132	695,958	273,026
10	Arab Union International Ins.	-692,034	267,514	234,169	-133,104	-457,865	134,410	183,508	355,750	-274,357	490,160	195,059	85,392	-79,298	575,552
11	Delta Insurance	-551,953	-578,061	-252,988	-45,204	-804,941	-623,265	330,001	482,744	-474,940	-140,521	418,742	459,381	-56,198	318,860
12	Jordan Emirates Insurance	-156,498	-56,814	-842,983	-650,445	-999,481	-707,259	144,419	798,078	-855,062	90,819	-50,800	902,375	-905,862	993,194
13	Al Yarmouk Insurance*		191		28,606	0	28,797		21,476	0	50,273		48,489	0	98,762
14	Holy Land Insurance	170,003	338,496	337,780	-232,894	507,783	105,602	-101,212	104,709	406,571	210,311	-779,360	121,155	-372,789	331,466
15	Arab Life & Accidents Ins.	-643,620	-211,338	40,402	-30,414	-603,218	-241,752	525,062	386,901	-78,156	145,149	1,221,558	1,079,222	1,143,402	1,224,371
16	Philadelphia Insurance	-829,006	85,029	349,848	-5,119	-479,158	79,910	327,167	363,882	-151,991	443,792	397,548	252,903	245,557	696,695
17	Jordan International Ins*	1,212,701	-33,518		3,948	1,212,701	-29,570	-38,866	-89,377	1,173,835	-118,947	-1,103,451	55,279	70,384	-63,668
18	Euro Arab Insurance Group	-868,327	-57,697	-466,003	347,700	-1,334,330	290,003	388,521	622,222	-945,809	912,225	1,685,138	107,671	739,329	1,019,896
19	Islamic Insurance	-1,586,504	-1,895,051	-398,860	-118,333	-1,985,364	-2,013,384	380,962	302,776	-1,604,402	-1,710,608	518,734	946,544	-1,085,668	-764,064
20	Arab Assurers	-84,707	-297,833	-1,189,546	-1,209,399	-1,274,253	-1,507,232	519,454	409,469	-754,799	-1,097,763	530,698	879,495	-224,101	-218,268
21	Arab Jordanian Ins. Group	-435,365	67,906	-338,640	-493,734	-774,005	-425,828	205,427	452,292	-568,578	26,464	731,906	547,040	163,328	573,504
22	Arab Orient Insurance	609,183	671,938	-970,792	-676,660	-361,609	-4,722	377,551	365,021	15,942	360,299	2,966,111	2,366,741	2,982,053	2,727,040
23	MEDGULF Insurance	-1,378,738	-1,683,139	-324,425	1,298,498	-1,703,163	-384,641	185,078	629,345	-1,518,085	244,704	1,605,606	-1,290,837	87,521	-1,046,133
24	First Insurance	-490,568	-1,153,655	302,173	-757,264	-188,395	-1,910,919	397,186	604,112	208,791	-1,306,807	140,001	930,575	348,792	-376,232
	Total	-12,594,764	-12,551,672	-4,988,893	-3,543,806	-17,583,657	-16,095,478	7,533,359	9,840,817	-10,050,298	-6,254,661	17,503,992	14,494,823	7,453,694	8,240,162

* The figures above represent the operations as 23 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

* Insurance companies revoked voluntary their Motor Insurance license:

- 1- Al Yarmouk Insurance Co. since 12/12/2011.
- 2- AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.
- 3- Jordan International Insurance Co. since 14/3/2012.

** Insurance companies which Motor Insurance license was annulled by the Insurance Commission:

- 1- Al Barakah Takaful since 12/12/2011.
- 2- Arab German Insurance Co. since 16/10/2012
- 3- Gerasa Insurance Co. from 3/1/2012 & later the abnormal general assembly of the company decided to liquidate the company voluntary in May 2013

Table (18)

Insurance Companies According to Profit (Loss) Per Class as in 2015 (JD) for (24) Insurance Companies

Tbl. 1-4

Total Underwriting Profit (Loss)					Profit (Loss) before tax					Net Profit (Loss)							
NO.	Companies	2015		2014		NO.	Companies	2015		2014		NO.	Companies	2015		2014	
		Total Underwriting Profit (Loss)	Share%	Share%	Ranking			Profit (Loss) before tax	Share%	Share%	Ranking			Net Profit (Loss)	Share%	Share%	Ranking
1	Arab Orient Insurance	9,738,898	28.64	20.83	1	1	Arab Orient Insurance	5,670,764	18.73	15.50	1	1	Arab Orient Insurance	4,375,945	19.76	15.20	1
2	Jordan Insurance	4,458,258	13.11	13.57	2	2	MetLife Alico	4,782,202	15.80	13.99	2	2	MetLife Alico	3,127,639	14.13	12.39	2
3	AL-Nisr Al-Arabi Insurance	2,868,858	8.44	6.71	4	3	AL-Nisr Al-Arabi Insurance	3,158,683	10.43	6.52	4	3	AL-Nisr Al-Arabi Insurance	2,438,130	11.01	5.98	5
4	Jordan French Insurance	2,724,818	8.01	5.34	6	4	Islamic Insurance	2,902,692	9.59	5.76	6	4	Islamic Insurance	2,289,727	10.34	5.08	6
5	MetLife Alico	2,683,572	7.89	9.45	3	5	Middle East Insurance	2,381,328	7.87	6.11	5	5	Middle East Insurance	2,210,131	9.98	6.68	4
6	Middle East Insurance	2,447,995	7.20	6.70	5	6	Jordan French Insurance	1,892,279	6.25	2.82	14	6	Jordan International Insurance	1,603,020	7.24	3.64	12
7	United Insurance	1,766,891	5.20	3.31	11	7	First Insurance	1,815,446	6.00	5.01	9	7	First Insurance	1,348,318	6.09	4.93	9
8	National Insurance	1,367,050	4.02	3.92	8	8	United Insurance	1,778,216	5.87	4.39	10	8	National Insurance	1,282,201	5.79	3.65	11
9	Arab Life & Accidents Insurance	1,164,030	3.42	3.48	10	9	National Insurance	1,661,013	5.49	3.82	11	9	United Insurance	1,281,283	5.79	4.19	10
10	Arab Jordanian Insurance Group	820,067	2.41	3.24	13	10	Jordan International Insurance	1,644,641	5.43	2.96	13	10	Jordan French Insurance	1,209,581	5.46	3.41	13
11	Euro Arab Insurance Group	798,591	2.35	3.93	7	11	Jerusalem Insurance	1,361,461	4.50	5.34	7	11	Jerusalem Insurance	1,037,356	4.69	5.01	7
12	Delta Insurance	707,866	2.08	3.29	12	12	Euro Arab Insurance Group	934,658	3.09	5.22	8	12	Euro Arab Insurance Group	720,020	3.25	4.94	8
13	Jordan International Insurance	693,234	2.04	0.43	23	13	Jordan Insurance	927,431	3.06	10.62	3	13	Jordan Insurance	623,852	2.82	10.61	3
14	Arab Assurers	573,349	1.69	0.59	22	14	Delta Insurance	739,333	2.44	3.13	12	14	Delta Insurance	549,980	2.48	2.83	14
15	Jerusalem Insurance	552,667	1.63	3.85	9	15	Arab Life & Accidents Insurance	719,097	2.38	2.34	15	15	Arab Jordanian Insurance Group	503,489	2.27	2.24	18
16	Philadelphia Insurance	399,402	1.17	2.58	15	16	Arab Jordanian Insurance Group	489,358	1.62	1.48	19	16	Arab Assurers	454,077	2.05	-0.13	23
17	Islamic Insurance	357,777	1.05	1.58	18	17	Arab Assurers	454,077	1.50	-0.11	23	17	Arab Life & Accidents Insurance	445,561	2.01	2.56	15
18	Arabia Insurance-Jordan	342,259	1.01	2.23	16	18	Philadelphia Insurance	412,021.00	1	2.22	17	18	Philadelphia Insurance	315,996	1.43	2.45	17
19	First Insurance	337,202	0.99	1.34	19	19	MEDGULF Insurance	291,290	0.96	-1.64	25	19	Arabia Insurance-Jordan	119,916	0.54	2.23	19
20	MEDGULF Insurance	337,004	0.99	-1.88	25	20	Arabia Insurance-Jordan	98,741.00	0.33	2.23	16	20	MEDGULF Insurance	94,165	0.43	-2.04	25
21	Arab Union International Ins.	31,601	0.09	1.80	17	21	AL Manara Insurance	-214,895	-0.71	-1.24	24	21	AL Manara Insurance	-214,895	-0.97	-1.55	24
22	AL Manara Insurance	-169,734	-0.50	-1.82	24	22	Arab Union International Ins.	-720,931	-2.38	0.30	21	22	Arab Union International Ins.	-720,931	-3.26	2.46	16
23	Holy Land Insurance	-281,301	-0.83	1.23	20	23	Holy Land Insurance	-1,332,688	-4.40	0.29	22	23	Holy Land Insurance	-1,382,688	-6.24	0.36	22
24	Jordan Emirates Insurance	-720,610	-2.12	3.12	14	24	Jordan Emirates Insurance	-1,570,711	-5.19	1.79	18	24	Jordan Emirates Insurance	-1,570,711	-7.09	2.22	20
25	Al Yarmouk Insurance*			1.18	21	25	Al Yarmouk Insurance*			1.14	20	25	Al Yarmouk Insurance*			0.65	21
	Total	33,999,744	100	100			Total	30,275,506	100	100			Total	22,141,162	100	100	

* The figures above represent the operations as 24 insurance companies including (AlYarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (18)

Insurance Companies According to Profit (Loss) Per Class as in 2015 (JD) for (24) Insurance Companies

Tbl. 2-4

Marine & Transport & Aviation					Fire & Other Property Damages						
No.	Companies	2015		2014		No.	Companies	2015		2014	
		Profit(Loss)	Share%	Share%	Ranking			Profit(Loss)	Share%	Share%	Ranking
1	Middle East Insurance	731,767	14.72	14.05	2	1	Middle East Insurance	572,235	19.01	14.49	2
2	Jordan Insurance	628,882	12.65	10.65	4	2	Jordan French Insurance	332,600	11.05	9.02	4
3	Jerusalem Insurance	590,992	11.89	14.77	1	3	National Insurance	322,203	10.70	9.39	3
4	National Insurance	407,810	8.20	8.31	5	4	MEDGULF Insurance	279,658	9.29	5.95	7
5	Arab Orient Insurance	351,709	7.07	11.24	3	5	AL-Nisr Al-Arabi Insurance	226,012	7.51	4.20	10
6	Islamic Insurance	345,066	6.94	5.64	6	6	Delta Insurance	205,172	6.81	7.42	5
7	Jordan French Insurance	278,616	5.60	0.19	22	7	Jordan International Insurance	191,037	6.35	0.13	22
8	Jordan International Insurance	258,414	5.20	1.63	17	8	Jordan Insurance	183,068	6.08	15.57	1
9	Delta Insurance	252,028	5.07	4.07	9	9	United Insurance	160,613	5.33	5.29	9
10	MEDGULF Insurance	242,717	4.88	3.02	11	10	Jerusalem Insurance	123,045	4.09	3.53	11
11	Arab Assurers	239,609	4.82	4.36	8	11	Arabia Insurance-Jordan	112,666	3.74	5.37	8
12	United Insurance	176,507	3.55	3.51	10	12	Islamic Insurance	109,308	3.63	2.38	12
13	First Insurance	108,248	2.18	2.25	13	13	Arab Jordanian Insurance Group	108,707	3.61	1.83	14
14	Arab Jordanian Insurance Group	78,859	1.59	0.70	20	14	Arab Assurers	56,310	1.87	1.62	16
15	Euro Arab Insurance Group	72,497	1.46	2.25	14	15	Holy Land Insurance	51,860	1.72	1.64	15
16	Arabia Insurance-Jordan	70,105	1.41	4.44	7	16	First Insurance	45,811	1.52	1.02	18
17	Arab Union International Ins.	48,401	0.97	1.66	16	17	Philadelphia Insurance	45,059	1.50	0.97	19
18	AL-Nisr Al-Arabi Insurance	46,428	0.93	2.82	12	18	Arab Life & Accidents Insurance	30,032	1.00	-0.16	23
19	Jordan Emirates Insurance	41,826	0.84	1.44	18	19	Arab Orient Insurance	27,955	0.93	-1.47	24
20	Arab Life & Accidents Insurance	24,833	0.50	-0.38	24	20	Arab Union International Ins.	-1,589	-0.05	0.20	21
21	Philadelphia Insurance	11,746	0.24	0.41	21	21	Jordan Emirates Insurance	-11,351	-0.38	0.83	20
22	Holy Land Insurance	-4,644	-0.09	0.08	23	22	Euro Arab Insurance Group	-68,923	-2.29	1.97	13
23	AL Manara Insurance	-31,166	-0.63	0.91	19	23	AL Manara Insurance	-90,815	-3.02	7.26	6
24	MetLife Alico*					24	MetLife Alico*				
25	Al Yarmouk Insurance**			1.97	15	25	Al Yarmouk Insurance**			1.56	17
Total		4,971,250	100	100		Total		3,010,673	100	100	

* The company licensed only medical ,life Assurance and Personal Accident.

** The figures above represent the operations as 24 insurance companies including (AlYarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (18)

Insurance Companies According to Profit (Loss) Per Class as in 2015 (JD) for (24) Insurance Companies

Tbl. 3-4

General Accident						Motor(Compulsory(Third Party Liability Insurance) & Comprehensive(Own Damages))					
%	Companies	2015		2014		%	Companies	2015		2014	
		Profit(Loss)	Share%	Share%	Ranking			Profit(Loss)	Share%	Share%	Ranking
1	Arab Orient Insurance	949,302	25.18	16.71	1	1	Arab Orient Insurance	2,982,053	40.01	33.09	1
2	MetLife Alico	612,823	16.25	15.18	2	2	Jordan Insurance	1,972,709	26.47	15.56	2
3	Jordan French Insurance	353,156	9.37	10.64	3	3	Arab Life & Accidents Insurance	1,143,402	15.34	14.86	3
4	Middle East Insurance	297,702	7.90	5.59	6	4	United Insurance	870,020	11.67	3.47	13
5	AL-Nisr Al-Arabi Insurance	255,100	6.77	6.11	5	5	Euro Arab Insurance Group	739,329	9.92	12.38	4
6	Euro Arab Insurance Group	146,981	3.90	4.07	10	6	Jordan French Insurance	695,958	9.34	3.31	14
7	First Insurance	126,763	3.36	6.73	4	7	National Insurance	561,359	7.53	7.20	7
8	Jordan Insurance	123,246	3.27	2.61	14	8	Middle East Insurance	531,550	7.13	5.77	10
9	Islamic Insurance	101,206	2.68	4.15	9	9	First Insurance	348,792	4.68	-4.57	21
10	United Insurance	100,476	2.66	4.54	7	10	Philadelphia Insurance	245,557	3.29	8.45	6
11	Delta Insurance	86,254	2.29	2.76	13	11	Arab Jordanian Insurance Group	163,328	2.19	6.96	9
12	Arab Assurers	77,089	2.04	0.84	19	12	MEDGULF Insurance	87,521	1.17	-12.70	24
13	National Insurance	76,321	2.02	0.63	21	13	Jordan International Insurance	70,384	0.94	-0.77	18
14	Arab Jordanian Insurance Group	75,089	1.99	3.06	12	14	Arabia Insurance-Jordan	56,402	0.76	1.38	16
15	MEDGULF Insurance	56,309	1.49	3.56	11	15	AL Manara Insurance	37,435	0.50	-11.83	23
16	Arabia Insurance-Jordan	55,779	1.48	4.44	8	16	AL-Nisr Al-Arabi Insurance	15,960	0.21	-1.26	19
17	Jordan Emirates Insurance	53,918	1.43	1.47	16	17	Delta Insurance	-56,198	-0.75	3.87	12
18	Arab Life & Accidents Insurance	49,305	1.31	2.32	15	18	Arab Union International Ins.	-79,298	-1.06	6.98	8
19	AL Manara Insurance	44,916	1.19	1.10	18	19	Arab Assurers	-224,101	-3.01	-2.65	20
20	Holy Land Insurance	44,272	1.17	1.14	17	20	Jerusalem Insurance	-344,149	-4.62	2.48	15
21	Arab Union International Ins.	43,435	1.15	0.47	23	21	Holy Land Insurance	-372,789	-5.00	4.02	11
22	Jordan International Insurance	24,551	0.65	0.70	20	22	Jordan Emirates Insurance	-905,862	-12.15	12.05	5
23	Jerusalem Insurance	11,798	0.31	0.25	25	23	Islamic Insurance	-1,085,668	-14.57	-9.27	22
24	Philadelphia Insurance	4,962	0.13	0.36	24	24	MetLife Alico*				
25	Al Yarmouk Insurance**		0.00	0.54	22	25	Al Yarmouk Insurance**			1.20	17
Total		3,770,753	100	100		Total		7,453,694	100	100	

** The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

* The company licensed only medical ,life Assurance and Personal Accident.

Table (18)
Insurance Companies According to Profit (Loss) Per Class as in 2015 (JD)

Tbl. 4-4

Life					Medical						
No.	Companies	2015		2014		No.	Companies	2015		2014	
		Profit(Loss)	Share%	Share%	Ranking			Profit(Loss)	Share%	Share%	Ranking
1	MetLife Alico	1,841,326	29.36	36.69	1	1	Arab Orient Insurance	5,427,879	67.99	44.00	1
2	Islamic Insurance	1,196,499	19.08	18.29	2	2	AL-Nisr Al-Arabi Insurance	1,570,507	19.67	14.37	2
3	Jordan Insurance	1,050,440	16.75	17.87	3	3	Jordan Insurance	499,913	6.26	13.60	3
4	AL-Nisr Al-Arabi Insurance	754,851	12.04	13.05	4	4	Arab Assurers	432,066	5.41	1.21	14
5	United Insurance	367,454	5.86	3.12	6	5	Middle East Insurance	260,883	3.27	3.47	7
6	Jordan French Insurance	312,501	4.98	3.19	5	6	MetLife Alico	229,423	2.87	7.24	4
7	Arabia Insurance-Jordan	226,444	3.61	1.08	9	7	Arab Jordanian Insurance Group	223,307	2.80	2.96	8
8	Arab Jordanian Insurance Group	170,777	2.72	2.08	7	8	Jordan French Insurance	200,427	2.51	4.92	6
9	Arab Life & Accidents Insurance	104,000	1.66	0.94	11	9	Jordan International Insurance	188,115	2.36	1.62	13
10	Euro Arab Insurance Group	78,686	1.25	-0.56	17	10	Jerusalem Insurance	157,250	1.97	1.82	11
11	Delta Insurance	77,935	1.24	0.99	10	11	Delta Insurance	147,441	1.85	2.49	9
12	National Insurance	56,887	0.91	0.94	12	12	Jordan Emirates Insurance	100,859	1.26	-0.70	19
13	Middle East Insurance	53,858	0.86	1.71	8	13	Philadelphia Insurance	92,078	1.15	1.67	12
14	Jerusalem Insurance	13,731	0.22	0.47	14	14	United Insurance	91,821	1.15	1.96	10
15	First Insurance	6,603	0.11			15	Arab Union International Ins.	20,652	0.26	-0.76	20
16	Arab Assurers	-1,466	-0.02	0.43	17	16	National Insurance	-57,530	-0.72	-1.44	23
17	Jordan International Insurance	-39,267	-0.63	-0.52	16	17	AL Manara Insurance	-130,104	-1.63	-0.12	18
18	AL Manara Insurance					18	Euro Arab Insurance Group	-169,979	-2.13	0.96	16
19	Arab Union International Ins.					19	Arabia Insurance-Jordan	-171,809	-2.15	0.30	17
20	Jordan Emirates Insurance					20	Arab Life & Accidents Insurance	-192,415	-2.41	-1.37	22
21	Holy Land Insurance					21	First Insurance	-299,015	-3.75	6.24	5
22	Philadelphia Insurance					22	Islamic Insurance	-308,634	-3.87	-4.41	24
23	Arab Orient Insurance					23	MEDGULF Insurance	-329,201	-4.12	-1.19	21
24	MEDGULF Insurance					24	Holy Land Insurance				
25	Al Yarmouk Insurance**			0.55	13	25	Al Yarmouk Insurance**			1.17	15
Total		6,271,259	100	100		Total		7,983,934	100	100	

* The companies classified from 18-24 don't practice Life Insurance

** The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

* The company classified under No. 24 doesn't practice Medical Insurance.

Table (19)

**Insurance Companies Total Assets / Investments / Paid-up Capital / Shareholder`s Equity / Reained Earnings
(Accumulated Profit & (Loss)) and Solvency Margin**

NO.	Companies	Total Assets		Investments		Paid Up Capital		Shareholders' Equity		Retained Earnings (Accumulated) Profit & (Loss)		Solvency Margin	
		2015/12/31	2014/12/31	2015/12/31	2014/12/31	2015/12/31	2014/12/31	2015/12/31	2014/12/31	2015/12/31	2014/12/31	2015/12/31	2014/12/31
1	Jordan Insurance	74,726,991	77,705,845	42,458,568	50,868,975	30,000,000	30,000,000	33,909,589	40,761,367	3,654,513	5,578,592	222%	244%
2	Metlife Alico	74,765,238	71,876,147	58,575,113	56,453,767	4,000,000	4,000,000	13,734,037	14,305,520	4,620,277	4,098,677	165%	174%
3	Middle East Insurance	83,029,845	81,379,033	65,666,403	65,089,076	21,000,000	21,000,000	37,421,889	34,811,998	6,773,785	6,276,787	305%	314%
4	National Insurance	24,832,762	24,567,218	15,475,615	14,104,871	8,000,000	8,000,000	9,597,958	8,378,024	727,405	-351,229	199%	186%
5	United Insurance	35,746,970	34,673,680	20,011,478	15,464,764	8,000,000	8,000,000	13,255,710	12,153,274	2,701,774	1,602,990	160%	173%
6	AL Manara Insurance	17,681,022	20,115,135	11,701,480	12,744,114	7,000,000	7,000,000	5,024,873	5,260,697	-788,046	-544,429	112%	106%
7	Arabia Insurance-Jordan	26,224,693	25,637,132	15,105,520	14,374,744	8,000,000	8,000,000	10,233,751	10,766,484	975,931	1,425,889	175%	187%
8	Jerusalem Insurance	32,860,641	31,472,910	26,366,208	24,618,876	8,000,000	8,000,000	13,783,473	13,626,165	2,025,284	1,938,071	293%	302%
9	AL-Nisr Al-Arabi Insurance	66,958,008	58,006,902	52,337,782	43,481,732	10,000,000	10,000,000	21,281,079	21,017,715	3,432,960	2,724,733	302%	314%
10	Jordan French Insurance	27,336,600	23,748,081	6,937,194	6,518,904	9,100,000	9,100,000	7,085,907	5,794,791	-2,487,151	-3,507,503	150%	121%
11	Delta Insurance	25,336,044	23,216,375	16,707,206	15,528,821	8,000,000	8,000,000	10,617,227	10,512,480	1,100,996	1,128,639	245%	303%
12	Jordan Emirates Insurance	10,813,928	12,571,519	4,638,541	5,681,371	5,000,000	5,000,000	1,388,546	2,959,257	-3,651,526	-2,080,815	55%	102%
13	Al Yarmouk Insurance		16,166,684		9,211,089		8,000,000		9,886,258		602,151		507%
14	Holy Land Insurance	7,261,023	7,944,644	2,351,421	3,015,937	6,607,729	4,564,156	7,174	106,623	-7,141,573	-5,792,124	15%	16.00%
15	Philadelphia Insurance	10,764,944	11,555,015	7,891,037	8,771,460	4,000,000	4,000,000	4,150,871	3,809,842	-543,131	-817,925	265%	204%
16	Arab Life & Accidents Ins.	22,752,888	24,895,263	12,250,256	13,964,126	8,000,000	8,000,000	8,751,541	8,797,533	-210,749	-203,850	131.3%	130.56%
17	Arab Union International Ins.	17,356,429	16,123,919	8,984,320	9,395,009	8,000,000	8,000,000	3,924,406	4,638,617	-5,339,199	-4,618,268	94%	117%
18	Arab Assurers	14,601,399	12,823,985	7,600,610	6,003,920	9,215,909	8,000,000	3,938,633	3,094,284	-1,625,259	-1,625,259	120%	86%
19	Euro Arab Insurance Group	28,138,650	24,876,362	17,828,476	15,473,555	8,000,000	8,000,000	9,737,420	9,017,400	656,454	33,137	182%	190%
20	Islamic Insurance	37,212,247	33,635,713	31,312,352	27,689,036	12,000,000	12,000,000	17,560,417	17,572,227	4,255,461	3,849,977	267%	304%
21	Jordan International Ins.	35,169,163	33,430,039	24,449,760	24,773,068	18,150,000	18,150,000	25,085,773	23,479,415	2,241,752	805,137	413%	380%
22	Arab Jordanian Ins. Group	17,103,846	15,536,731	6,647,468	6,028,140	9,500,000	8,000,000	5,354,549	4,789,813	-1,242,490	-1,697,043	106%	99%
23	Arab Orient Insurance	103,157,538	94,036,218	41,860,634	38,824,191	21,438,252	21,438,252	34,214,079	31,981,959	8,237,404	6,572,360	158%	168%
24	MEDGULF Insurance	24,922,092	25,596,649	9,634,046	9,360,806	10,000,000	10,000,000	6,717,939	6,617,103	-2,974,816	-3,039,852	134%	182%
25	First Insurance	51,412,349	40,957,561	26,812,665	27,144,494	28,000,000	24,000,000	29,997,627	26,339,480	510,027	1,664,423	354%	459%
	Total	870,165,310	842,548,760	533,604,153	524,584,846	269,011,890	268,252,408	326,774,468	330,478,326	15,910,083	14,023,266		

Table (20)

**Classification of the Insurance Companies According to
Total Assets , Investments, Paid Up Capital for the year 2015 (JD) for (24) Insurance Companies**

Total Assets			Investments			Paid Up Capital for (24) companies		
No	Companies	Total Assets	No	Companies	Investments	No	Companies	Paid Up Capital
1	Arab Orient Insurance	103,157,538	1	Middle East Insurance	65,666,403	1	Jordan Insurance	30,000,000
2	Middle East Insurance	83,029,845	2	Metlife Alico	58,575,113	2	First Insurance	28,000,000
3	Metlife Alico	74,765,238	3	AL-Nisr Al-Arabi Insurance	52,337,782	3	Arab Orient Insurance	21,438,252
4	Jordan Insurance	74,726,991	4	Jordan Insurance	42,458,568	4	Middle East Insurance	21,000,000
5	AL-Nisr Al-Arabi Insurance	66,958,008	5	Arab Orient Insurance	41,860,634	5	Jordan International Ins.	18,150,000
6	First Insurance	51,412,349	6	Islamic Insurance	31,312,352	6	Islamic Insurance	12,000,000
7	Islamic Insurance	37,212,247	7	First Insurance	26,812,665	7	AL-Nisr Al-Arabi Insurance	10,000,000
8	United Insurance	35,746,970	8	Jerusalem Insurance	26,366,208	8	MEDGULF Insurance	10,000,000
9	Jordan International Ins.	35,169,163	9	Jordan International Ins.	24,449,760	9	Arab Jordanian Ins. Group	9,500,000
10	Jerusalem Insurance	32,860,641	10	United Insurance	20,011,478	10	Arab Assurers	9,215,909
11	Euro Arab Insurance Group	28,138,650	11	Euro Arab Insurance Group	17,828,476	11	Jordan French Insurance	9,100,000
12	Jordan French Insurance	27,336,600	12	Delta Insurance	16,707,206	12	Arab Life & Accidents Ins.	8,000,000
13	Arabia Insurance-Jordan	26,224,693	13	National Insurance	15,475,615	13	National Insurance	8,000,000
14	Delta Insurance	25,336,044	14	Arabia Insurance-Jordan	15,105,520	14	United Insurance	8,000,000
15	MEDGULF Insurance	24,922,092	15	Arab Life & Accidents Ins.	12,250,256	15	Jerusalem Insurance	8,000,000
16	National Insurance	24,832,762	16	AL Manara Insurance	11,701,480	16	Arabia Insurance-Jordan	8,000,000
17	Arab Life & Accidents Ins.	22,752,888	17	MEDGULF Insurance	9,634,046	17	Delta Insurance	8,000,000
18	AL Manara Insurance	17,681,022	18	Arab Union International Ins	8,984,320	18	Euro Arab Insurance Group	8,000,000
19	Arab Union International Ins	17,356,429	19	Philadelphia Insurance	7,891,037	19	Arab Union International Ins	8,000,000
20	Arab Jordanian Ins. Group	17,103,846	20	Arab Assurers	7,600,610	20	AL Manara Insurance	7,000,000
21	Arab Assurers	14,601,399	21	Jordan French Insurance	6,937,194	21	Holy Land Insurance	6,607,729
22	Jordan Emirates Insurance	10,813,928	22	Arab Jordanian Ins. Group	6,647,468	22	Jordan Emirates Insurance	5,000,000
23	Philadelphia Insurance	10,764,944	23	Jordan Emirates Insurance	4,638,541	23	Philadelphia Insurance	4,000,000
24	Holy Land Insurance	7,261,023	24	Holy Land Insurance	2,351,421	24	Metlife Alico	4,000,000
	Total	870,165,310		Total	533,604,153		Total	269,011,890

The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (21)
**Classification of the Insurance Companies According to
Shareholders Equity, Retained Earnings (Accumulated Profit & Loss), Statutory Reserve, Voluntary Reserve for the year 2015 (JD)
for (24) Insurance Companies**

%	Companies	Shareholders Equity	%	Companies	Retained Earnings Accumulated Profit & Loss	%	Companies	Statutory Reserve	%	Companies	Voluntary Reserve
1	Middle East Insurance	37,421,889	1	Arab Orient Insurance	8,237,404	1	Jordan Insurance	7,500,000	1	Jerusalem Insurance	1,668,538
2	Arab Orient Insurance	34,214,079	2	Middle East Insurance	6,773,785	2	Middle East Insurance	4,674,757	2	AL-Nisr Al-Arabi Insurance	1,326,652
3	Jordan Insurance	33,909,589	3	Metlife Alico	4,620,277	3	Arab Orient Insurance	4,538,423	3	Middle East Insurance	1,200,000
4	First Insurance	29,997,627	4	Islamic Insurance	4,255,461	4	Jordan International Ins.	2,584,294	4	Islamic Insurance	488,290
5	Jordan International Ins.	25,085,773	5	Jordan Insurance	3,654,513	5	AL-Nisr Al-Arabi Insurance	2,546,138	5	Arab Assurers	194,619
6	AL-Nisr Al-Arabi Insurance	21,281,079	6	AL-Nisr Al-Arabi Insurance	3,432,960	6	First Insurance	2,288,168	6	Arabia Insurance-Jordan	174,717
7	Islamic Insurance	17,560,417	7	United Insurance	2,701,774	7	Islamic Insurance	2,112,924	7	United Insurance	164,472
8	Jerusalem Insurance	13,783,473	8	Jordan International Ins.	2,241,752	8	Jerusalem Insurance	2,089,651	8	Holy Land Insurance	122,561
9	Metlife Alico	13,734,037	9	Jerusalem Insurance	2,025,284	9	United Insurance	1,984,644	9	Delta Insurance	15,948
10	United Insurance	13,255,710	10	Delta Insurance	1,100,996	10	Arab Life & Accidents Ins.	1,673,250	10	Euro Arab Insurance Group	15,676
11	Delta Insurance	10,617,227	11	Arabia Insurance-Jordan	975,931	11	Delta Insurance	1,478,362	11	Arab Jordanian Ins. Group	12,803
12	Arabia Insurance-Jordan	10,233,751	12	National Insurance	727,405	12	Jordan French Insurance	1,368,478	12	National Insurance	11,000
13	Euro Arab Insurance Group	9,737,420	13	Euro Arab Insurance Group	656,454	13	Arab Union International Ins	1,263,605	13	Jordan French Insurance	
14	National Insurance	9,597,958	14	First Insurance	510,027	14	Arabia Insurance-Jordan	1,081,123	14	Arab Union International Ins	
15	Arab Life & Accidents Ins.	8,751,541	15	Arab Life & Accidents Ins.	-210,749	15	Euro Arab Insurance Group	1,065,290	15	Jordan Emirates Insurance	
16	Jordan French Insurance	7,085,907	16	Philadelphia Insurance	-543,131	16	National Insurance	975,643	16	Jordan Insurance	
17	MEDGULF Insurance	6,717,939	17	AL Manara Insurance	-788,046	17	Arab Jordanian Ins. Group	845,001	17	Philadelphia Insurance	
18	Arab Jordanian Ins. Group	5,354,549	18	Arab Jordanian Ins. Group	-1,242,490	18	Arab Assurers	742,633	18	AL Manara Insurance	
19	AL Manara Insurance	5,024,873	19	Arab Assurers	-1,625,259	19	Philadelphia Insurance	733,433	19	Arab Orient Insurance	
20	Philadelphia Insurance	4,150,871	20	Jordan French Insurance	-2,487,151	20	Holy Land Insurance	637,965	20	Arab Life & Accidents Ins.	
21	Arab Assurers	3,938,633	21	MEDGULF Insurance	-2,974,816	21	AL Manara Insurance	508,534	21	Jordan International Ins.	
22	Arab Union International Ins	3,924,406	22	Jordan Emirates Insurance	-3,651,526	22	Jordan Emirates Insurance	321,037	22	First Insurance	
23	Jordan Emirates Insurance	1,388,546	23	Arab Union International Ins	-5,339,199	23	MEDGULF Insurance	109,436	23	MEDGULF Insurance	
24	Holy Land Insurance	7,174	24	Holy Land Insurance	-7,141,573	24	Metlife Alico		24	Metlife Alico	
	Total	326,774,468		Total	15,910,083		Total	43,122,789		Total	5,295,276

* The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (22)

Fixed & Other Assets for (24) Insurance Companies As in 31/12/2014 & 31/12/2013 (JD)

NO.	Companies	Fixed Assets		Other Assets	
		2015/12/31	2014/12/32	2015/12/31	2014/12/32
1	Jordan Insurance	1,367,406	1,394,332	923,735	625,452
2	Metlife Alico	1,188,071	1,096,347	1,279,495	1,180,060
3	Middle East Insurance	6,032,756	6,242,243	461,545	390,991
4	National Insurance	690,802	726,376	1,068,625	923,407
5	United Insurance	5,873,490	265,144	418,599	495,214
6	AL Manara Insurance	2,076,246	2,120,664	515,736	544,850
7	Arabia Insurance-Jordan	2,833,383	2,907,795	734,608	529,682
8	Jerusalem Insurance	829,460	877,165	403,187	695,554
9	AL-Nisr Al-Arabi Insurance	3,797,341	3,966,077	1,243,428	1,006,846
10	Jordan French Insurance	1,702,564	1,697,800	820,426	678,755
11	Delta Insurance	3,108,874	3,199,625	472,500	456,392
12	Jordan Emirates Insurance	186,678	242,386	545,251	447,436
13	Al Yarmouk Insurance		540,559		107,210
14	Holy Land Insurance	531,680	431,913	170,314	150,382
15	Philadelphia Insurance	269,626	284,890	165,115	166,579
16	Arab Life & Accidents Ins.	1,171,141	1,149,309	295,979	698,258
17	Arab Union International Ins.	2,300,141	2,350,601	101,308	97,742
18	Arab Assurers	1,647,895	1,695,339	270,819	218,688
19	Islamic Insurance	806,701	748,936	355,444	332,193
20	Euro Arab Insurance Group	3,395,198	3,527,705	510,958	505,372
21	Jordan International Ins.	2,381,589	2,324,025	675,310	599,640
22	Arab Jordanian Ins. Group	4,741,110	4,850,083	658,458	367,724
23	Arab Orient Insurance	5,297,893	5,384,874	1,074,944	1,039,467
24	MEDGULF Insurance	7,687,432	7,690,293	230,387	248,077
25	First Insurance	3,431,375	2,039,410	258,450	412,504
	Total	63,348,852	57,753,891	13,654,621	12,918,475

Table (23)
Reserves for (24) Insurance Companies As in 31/12/2015 & 31/12/2014 (JD)*

NO.	Companies	Statutory Reserves		Statutory Reserves	
		2015/12/31	2014/12/31	2015/12/31	2014/12/31
1	Jordan Insurance	7,500,000	7,500,000		
2	Metlife Alico				
3	Middle East Insurance	4,674,757	4,431,624	1,200,000	1,200,000
4	National Insurance	975,643	809,542	11,000	11,000
5	United Insurance	1,984,644	1,802,739	164,472	164,472
6	AL Manara Insurance	508,534	508,534		
7	Arabia Insurance-Jordan	1,081,123	1,071,249	174,717	174,717
8	Jerusalem Insurance	2,089,651	2,089,651	1,668,538	1,598,443
9	AL-Nisr Al-Arabi Insurance	2,546,138	2,511,180	1,326,652	1,326,652
10	Jordan French Insurance	1,368,478	1,179,249		
11	Delta Insurance	1,478,362	1,399,929	15,948	15,948
12	Jordan Emirates Insurance	321,037	321,037		
13	Al Yarmouk Insurance		1,284,107		
14	Holy Land Insurance	637,965	637,965	22,561	22,561
15	Philadelphia Insurance	733,433	692,231		
16	Arab Life & Accidents Ins.	1,673,250	1,609,070		
17	Arab Union International Ins.	1,263,605	1,263,605		
18	Arab Assurers	742,633	697,225	194,619	194,619
19	Islamic Insurance	2,112,924	1,871,852	488,290	247,218
20	Euro Arab Insurance Group	1,065,290	968,587	15,676	15,676
21	Jordan International Ins.	2,584,294	2,419,770		
22	Arab Jordanian Ins. Group	845,001	796,065	12,803	12,803
23	Arab Orient Insurance	4,538,423	3,971,347		
24	MEDGULF Insurance	109,436	80,307		
25	First Insurance	2,288,168	845,986		
	Total	43,122,789	40,762,851	5,295,276	4,984,109

(24)Table
**Insurance Companies Balance Sheet Indicators For (24) Insurance Companies
as in 31/12/2015 (JD)**

NO.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	Retained Earnings Accumulated & Profit Loss	Premiums (Discount) on Paid Up Capital	Change in Fair Value for Property Investments	Accumulated Change in Evaluating Financial Assets Available for Sale	Total Capital Base	Total Shareholders Equity
1	Jordan Insurance	30,000,000	7,500,000			3,654,513		-7,244,924		33,909,589	33,909,589
2	Middle East Insurance	21,000,000	4,674,757	1,200,000		6,773,785		3,773,347		37,421,889	37,421,889
3	National Insurance	8,000,000	975,643	11,000		727,405		-116,090		9,597,958	9,597,958
4	United Insurance	8,000,000	1,984,644	164,472		2,701,774	41,507	363,313		13,255,710	13,255,710
5	AL Manara Insurance	7,000,000	508,534			-788,046		-523,056		6,197,432	5,024,873
6	Arabia Insurance - Jordan	8,000,000	1,081,123	174,717		975,931		1,980		10,233,751	10,233,751
7	Jerusalem Insurance	8,000,000	2,089,651	1,668,538		2,025,284				13,783,473	13,783,473
8	AL-Nisr Al-Arabi Insurance	10,000,000	2,546,138	1,326,652		3,432,960	3,750,000	225,329		21,281,079	21,281,079
9	Jordan French Insurance	9,100,000	1,368,478			-2,487,151		-895,420		7,085,907	7,085,907
10	Arab Union International Ins.	8,000,000	1,263,605			-5,339,199				3,924,406	3,924,406
11	Delta Insurance	8,000,000	1,478,362	15,948		1,100,996		21,921		10,617,227	10,617,227
12	Jordan Emirates Insurance	5,000,000	321,037			-3,651,526		-280,965		1,388,546	1,388,546
13	Holy Land Insurance	6,607,729	637,965	22,561		-7,141,573	-874,484	-150,000		-897,802	7,174
14	Arab Life & Accidents Ins.	8,000,000	1,673,250			-210,749		-710,960		8,751,541	8,751,541
15	Philadelphia Insurance	4,000,000	733,433			-543,131		-39,431		4,150,871	4,150,871
16	Jordan International Ins.	18,150,000	2,584,294		2,225	2,241,752		1,781,698		24,759,969	25,085,773
17	Islamic Insurance	12,000,000	2,112,924	488,290		4,255,461		-1,296,258		17,560,417	17,560,417
18	Arab Assurers	9,215,909	742,633	194,619		-1,625,259	-3,330,636	-1,667,302		3,529,964	3,938,633
19	Arab Jordanian Ins. Group	9,500,000	845,001	12,803		-1,242,490	-3,760,765			5,354,549	5,354,549
20	Arab Orient Insurance	21,438,252	4,538,423			8,237,404				34,214,079	34,214,079
21	Euro Arab Insurance Group	8,000,000	1,065,290	15,676		656,454				9,737,420	9,737,420
22	MetLife Alico	4,000,000				4,620,277				8,620,277	13,734,037
23	MEDGULF Insurance	10,000,000	109,436			-2,974,816		-416,681		6,717,939	6,717,939
24	First Insurance	28,000,000	2,288,168			510,027		-800,568		29,997,627	29,997,627
	Total	269,011,890	43,122,789	5,295,276	2,225	15,910,083	-4,174,378	-7,974,067	0	321,193,818	326,774,468

Table (25)
**Insurance Companies Balance Sheet Indicators For (25) Insurance Companies*
as in 31/12/2014 (JD)**

NO.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	Retained Earnings Accumulated Profit & Loss	Premiums (Discount) on Paid Up Capital	Change in Fair Value for Property Investments	Accumulated Change in Evaluating Financial Assets Available for Sale	Total Capital Base	Total Shareholders Equity
1	Jordan Insurance	30,000,000	7,500,000			5,578,592		-2,317,225		40,761,367	40,761,367
2	Middle East Insurance	21,000,000	4,431,624	1,200,000		6,276,787		1,903,587		34,811,998	34,811,998
3	National Insurance	8,000,000	809,542	11,000		-351,229		-91,289		8,378,024	8,378,024
4	United Insurance	8,000,000	1,802,739	164,472		1,602,990	41,507	541,566		12,153,274	12,153,274
5	AL Manara Insurance	7,000,000	508,534			-544,429		-514,928		6,449,177	5,260,697
6	Arabia Insurance - Jordan	8,000,000	1,071,249	174,717		1,425,889		94,629		10,766,484	10,766,484
7	Jerusalem Insurance	8,000,000	2,089,651	1,598,443		1,938,071				13,626,165	13,626,165
8	AL-Nisr Al-Arabi Insurance	10,000,000	2,511,180	1,326,652		2,724,733	3,750,000	705,150		21,017,715	21,017,715
9	Jordan French Insurance	9,100,000	1,179,249			-3,507,503		-976,955		5,794,791	5,794,791
10	.Arab Union International Ins	8,000,000	1,263,605			-4,618,268		-6,720		4,638,617	4,638,617
11	Delta Insurance	8,000,000	1,399,929	15,948		1,128,639		-32,036		10,512,480	10,512,480
12	Jordan Emirates Insurance	5,000,000	321,037			-2,080,815		-280,965		2,959,257	2,959,257
13	Al Yarmouk Insurance	8,000,000	1,284,107			602,151				9,886,258	9,886,258
14	Holy Land Insurance	4,564,156	637,965	22,561		-5,792,124	-159,234	-100,000		-826,676	106,623
15	Arab Life & Accidents Ins.	8,000,000	1,609,070			-203,850		-607,687		8,797,533	8,797,533
16	Philadelphia Insurance	4,000,000	692,231			-817,925		-64,464		3,809,842	3,809,842
17	Jordan International Ins.	18,150,000	2,419,770		2,225	805,137		1,781,929		23,159,061	23,479,415
18	Islamic Insurance	12,000,000	1,871,852	247,218		3,849,977		-396,820		17,572,227	17,572,227
19	Arab Assurers	8,000,000	697,225	194,619		-1,625,259	-2,505,000	-1,667,301		3,094,284	3,094,284
20	Arab Jordanian Ins. Group	8,000,000	796,065	12,803		-1,697,043	-2,860,765			4,251,060	4,789,813
21	Arab Orient Insurance	21,438,252	3,971,347			6,572,360				31,981,959	31,981,959
22	Euro Arab Insurance Group	8,000,000	968,587	15,676		33,137				9,017,400	9,017,400
23	MetLife Alico	4,000,000				4,098,677		1,472,314		9,570,991	14,305,520
24	MEDGULF Insurance	10,000,000	80,307			-3,039,852		-423,352		6,617,103	6,617,103
25	First Insurance	24,000,000	845,986			1,664,423		-170,929		26,339,480	26,339,480
	Total	268,252,408	40,762,851	4,984,109	2,225	14,023,266	-1,733,492	-1,151,496	0	325,139,871	330,478,326

Table (26)
**Gross Administrative Expenses For (24) Insurance Companies Distributed on Insurance Underwriting Branches
for the years 2015 & 2014 (JD)**

Tbl. 1-2

NO.	Companies	Marine & Transport		Aviation		Marine+Aviation		Fire&Other Property Damages		Liability		Other Branches		Credit		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	152,030	233,886			152,030	233,886	1,152,725	692,604	106,684	133,897	12,075	27,298			678,442	885,249	967,945	978,659
2	Middle East Insurance	521,448	640,741	6,746	6,137	528,194	646,878	944,893	925,948	136,624	111,030	17,332	14,080			769,708	722,055	475,931	442,978
3	National Insurance	102,526	111,390			102,526	111,390	183,211	263,658	45,378	36,585					496,533	453,689	198,233	174,926
4	United Insurance	14,985	19,418	5,186	3,967	20,171	23,385	92,181	85,008	5,799	5,609	8,693	6,022			349,047	329,926	162,530	153,627
5	AL Manara Insurance	19,829	20,120	237	227	20,066	20,347	159,262	129,924	58,840	17,331	16,863	6,554			786,281	557,527	166,663	184,298
6	Arabia Insurance-Jordan	53,773	61,874			53,773	61,874	136,623	112,974			33,618	56,588	11,242	6,065	709,919	719,754	196,036	182,077
7	Jerusalem Insurance	301,274	310,056			301,274	310,056	274,766	200,267	38,257	32,648	10,438	12,343			1,011,758	883,255	544,615	493,776
8	AL-Nisr Al-Arabi Insurance	99,456	120,696			99,456	120,696	277,935	288,404	76,967	85,720	29,825	29,398			11,755	23,956		
9	Jordan French Insurance	160,895	109,396	96,747	97,963	257,642	207,359	177,738	133,059	11,556	1,779	32,101	242,329	78,037	44,545	978,236	723,161	478,312	361,623
10	Arab Union International Ins.	38,362	51,979			38,362	51,979	34,488	27,919			5,176	5,383			788,737	554,346	133,343	183,920
11	Delta Insurance	63,094	65,030			63,094	65,030	193,314	180,623	28,246	16,564	7,073	6,925	20,249	22,557	753,121	733,898	120,549	112,238
12	Jordan Emirates Insurance	33,071	32,771			33,071	32,771	51,229	65,281			16,721	16,799			732,105	624,450	408,321	508,646
13	Al Yarmouk Insurance		121,202			0	121,202		675,851		5,998		13,304			0	0		
14	Holy Land Insurance	3,094	1,784			3,094	1,784	83,077	47,186	8,974	6,239					1,173,602	916,726	292,816	297,797
15	Arab Life & Accidents Ins.	109,923	90,973			109,923	90,973	220,660	281,897	16,410	10,583	25,505	26,659	25,404		1,214,127	1,113,209	573,480	475,588
16	Philadelphia Insurance	2,084	4,624			2,084	4,624	9,416	10,740	91	396	345	1,038			448,260	450,232	86,725	104,393
17	Metlife Alico					0	0					144,806	182,658						
18	Jordan International Ins.	277,133	153,454	9,960	22,802	287,093	176,256	324,879	204,111	28,190	53,226					0	85,695		85,696
19	Euro Arab Insurance Group	72,474	81,021			72,474	81,021	115,153	121,320	31,567	36,824	29,477	16,015			643,068	548,119	294,138	262,780
20	Islamic Insurance	170,174	167,415			170,174	167,415	334,243	309,820			101,185	89,712			1,444,889	1,374,254	459,060	436,826
21	Arab Assurers	30,795	40,772			30,795	40,772	65,633	71,231	7,020	9,411	12,055	13,966	381		638,560	780,819	240,272	215,999
22	Arab Jordanian Ins. Group	21,614	32,764			21,614	32,764	71,980	104,032			17,583	18,990			539,977	560,778	137,393	146,433
23	Arab Orient Insurance	276,158	220,326	5,967	7,055	282,125	227,381	900,532	764,351	125,966	74,628	578,187	612,948			1,260,937	341,569	1,238,983	945,939
24	MEDGULF Insurance	74,943	63,697			74,943	63,697	233,685	214,163	12,266	8,237	2,413	3,143			649,115	728,970	307,163	167,219
25	First Insurance	338,294	168,395	13,898	43,004	352,192	211,399	1,122,168	377,343	74,683	30,806	131,161	68,576			1,363,774	1,204,472	274,219	209,309
	Total	2,937,429	2,923,784	138,741	181,155	3,076,170	3,104,939	7,159,791	6,287,714	813,518	677,511	1,232,632	1,470,728	109,528	98,952	17,441,951	15,316,109	7,756,727	7,124,747

Table (26)
Gross Administrative Expenses For (24) Insurance Companies Distributed on Insurance Underwriting Branches
for the years 2015 & 2014 (JD)

Tbl. 2-2

NO.	Companies	Motor										Gross Expenses	
		Motor (Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages))		Non Life Insurances		Medical		Life		Medical+Life			
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Jordan Insurance	1,646,387	1,863,908	3,069,901	2,951,593	505,339	586,489	1,193,389	1,018,266	1,698,728	1,604,755	4,768,629	4,556,348
2	Middle East Insurance	1,245,639	1,165,033	2,872,682	2,862,969	400,285	302,480	243,078	211,249	643,363	513,729	3,516,045	3,376,698
3	National Insurance	694,766	628,615	1,025,881	1,040,248	257,399	229,647	30,406	36,885	287,805	266,532	1,313,686	1,306,780
4	United Insurance	511,577	483,553	638,421	603,577	232,264	169,461	58,225	49,275	290,489	218,736	928,910	822,313
5	AL Manara Insurance	952,944	741,825	1,207,975	915,981	96,063	54,050			96,063	54,050	1,304,038	970,031
6	Arabia Insurance-Jordan	905,955	901,831	1,141,211	1,139,332	264,795	264,887	194,236	130,658	459,031	395,545	1,600,242	1,534,877
7	Jerusalem Insurance	1,556,373	1,377,031	2,181,108	1,932,345	349,031	275,349	22,942	38,279	371,973	313,628	2,553,081	2,245,973
8	AL-Nisr Al-Arabi Insurance	11,755	23,956	495,938	548,174	1,352,460	1,218,553	2,790,663	2,488,423	4,143,123	3,706,976	4,639,061	4,255,150
9	Jordan French Insurance	1,456,548	1,084,784	2,013,622	1,713,855	937,685	1,007,340	180,117	160,180	1,117,802	1,167,520	3,131,424	2,881,375
10	Arab Union International Ins.	922,080	738,266	1,000,106	823,547	96,823	114,163			96,823	114,163	1,096,929	937,710
11	Delta Insurance	873,670	846,136	1,185,646	1,137,835	188,323	165,366	12,073	14,680	200,396	180,046	1,386,042	1,317,881
12	Jordan Emirates Insurance	1,140,426	1,133,096	1,241,447	1,247,947	93,309	170,912			93,309	170,912	1,334,756	1,418,859
13	Al Yarmouk Insurance			0	816,355		395,671		54,909	0	450,580	0	1,266,935
14	Holy Land Insurance	1,466,418	1,214,523	1,561,563	1,269,732					0	0	1,561,563	1,269,732
15	Arab Life & Accidents Ins.	1,787,607	1,588,797	2,160,105	2,024,313	695,537	540,350	166,055	148,598	861,592	688,948	3,021,697	2,713,261
16	Philadelphia Insurance	534,985	554,625	546,921	571,423	120,967	124,357			120,967	124,357	667,888	695,780
17	Metlife Alico			144,806	182,658	440,741	466,046	1,470,421	1,609,760	1,911,162	2,075,806	2,055,968	2,258,464
18	Jordan International Ins.		171,391	640,162	604,984	690,898	483,160	199,640	137,837	890,538	620,997	1,530,700	1,225,981
19	Euro Arab Insurance Group	937,206	810,899	1,185,877	1,066,079	614,670	511,434	103,457	79,572	718,127	591,006	1,904,004	1,657,085
20	Islamic Insurance	1,903,949	1,811,080	2,509,551	2,378,027	1,008,285	902,243	1,062,523	795,527	2,070,808	1,697,770	4,580,359	4,075,797
21	Arab Assurers	878,832	996,818	994,335	1,132,579	206,269	170,818		124	206,269	170,942	1,200,604	1,303,521
22	Arab Jordanian Ins. Group	677,370	707,211	788,547	862,997	342,381	265,487	43,094	45,640	385,475	311,127	1,174,022	1,174,124
23	Arab Orient Insurance	2,499,920	1,993,903	4,386,730	3,673,211	5,964,909	4,408,848			5,964,909	4,408,848	10,351,639	8,082,059
24	MEDGULF Insurance	956,278	896,189	1,279,585	1,185,429	535,833	588,710			535,833	588,710	1,815,418	1,774,139
25	First Insurance	1,637,993	1,413,781	3,318,197	2,101,905	1,616,678	899,820	90,933		1,707,611	899,820	5,025,808	3,001,725
	Total	25,198,678	23,147,251	37,590,317	34,787,095	17,010,944	14,315,641	7,861,252	7,019,862	24,872,196	21,335,503	62,462,513	56,122,598

Table (27)
Gross Administrative & General Expenses For Jordan Insurance Companies
As in 31/12/2015 & 31/12/2014 (JD)

No.	Companies	Administrative Expenses Allocated on Underwriting Accounts		Salaries, Wages & Remunerations		Insurance Commission's Fees		Gross Administrative Expenses	
		2015/12/31	2014/12/31	2015/12/31	2014/12/31	2015/12/31	2014/12/31	2015/12/31	2014/12/31
1-	Jordan Insurance	4,768,629	4,556,348	4,116,594	3,923,802	327,185	213,066	7,693,703	7,294,387
2-	Metlife Alico	2,055,968	2,258,464	1,470,989	1,303,120	113,480	96,810	2,569,960	2,824,545
3-	Middle East Insurance	3,516,045	3,376,698	2,380,322	2,287,581	201,067	194,018	4,153,714	4,011,214
4-	National Insurance	1,313,686	1,306,780	733,664	856,397	118,616	150,694	1,532,218	1,525,071
5-	United Insurance	928,910	822,313	488,163	541,717	125,323	116,441	1,161,137	1,027,891
6-	AL Manara Insurance	1,304,038	970,031	955,551	637,610	47,883	78,093	1,630,047	1,212,541
7-	Arabia Insurance-Jordan	1,600,242	1,534,877	1,113,311	965,127	103,431	98,224	2,000,302	1,924,763
8-	Jerusalem Insurance	2,553,081	2,245,973	1,827,578	1,447,356	179,295	179,940	2,871,057	2,524,881
9-	AL-Nisr Al-Arabi Insurance	4,639,061	4,255,150	2,991,042	2,720,308	200,064	170,057	4,809,423	4,420,287
10-	Jordan French Insurance	3,131,424	2,881,375	2,104,046	1,888,773	177,833	167,792	3,893,856	3,601,718
11-	Delta Insurance	1,386,042	1,317,881	1,068,652	937,115	87,849	83,376	1,732,553	1,692,350
12-	Jordan Emirates Insurance	1,334,756	1,418,859	832,931	948,049	59,421	57,561	1,668,438	1,773,574
13-	Al Yarmouk Insurance		1,266,935		755,239		61,567		1,503,979
14-	Holy Land Insurance	1,561,563	1,269,732	1,080,269	780,560	87,088	95,998	1,918,007	1,587,167
15-	Philadelphia Insurance	667,888	695,780	466,631	477,227	35,208	32,484	834,860	869,724
16-	Arab Life & Accidents Ins.	3,021,697	2,713,261	2,113,649	2,341,879	111,190	91,242	3,561,058	4,036,542
17-	Arab Union International Ins.	1,096,929	937,710	610,151	532,459	104,146	78,871	1,256,647	1,070,046
18-	Arab Assurers	1,200,604	1,303,521	783,281	808,631	74,139	56,808	1,508,213	1,632,001
19-	Islamic Insurance	4,580,359	4,075,797	1,768,953	1,624,871	147,955	127,729	7,289,333	6,622,153
20-	Euro Arab Insurance Group	1,904,004	1,657,085	1,313,091	1,143,124	135,252	88,318	2,267,762	1,933,915
21-	Jordan International Ins.	1,530,700	1,225,981	1,168,119	998,820	82,269	86,926	2,400,319	2,082,383
22-	Arab Jordanian Ins. Group	1,174,022	1,174,124	975,152	921,125	89,787	86,926	1,510,937	1,467,655
23-	Arab Orient Insurance	10,351,639	8,082,061	6,953,047	5,077,540	775,988	721,390	12,939,549	10,102,575
24-	MEDGULF Insurance	1,815,418	1,774,139	1,061,883	1,025,921	185,807	194,190	2,124,095	2,076,386
25-	First Insurance	5,025,808	3,001,723	2,184,412	1,342,796	2,184,412	1,342,796	3,070,921	2,408,117
	Total	62,462,513	56,122,598	40,561,481	36,287,147	5,754,688	4,671,317	76,398,109	71,225,865

Table (28)

**Takaful Insurance Premiums Share from Gross Jordanian Insurance Market Premiums *
For the years 2010-2015 (JD)**

Branch / Year	Gross Insurance Market Premiums						Traditional Insurance Share % from Gross Insurance Market Premiums						Takaful Insurance Share % from Gross Insurance Market Premiums					
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Marine Insurance	24,613,910	30,738,029	30,150,137	28,086,631	28,658,379	24,085,474	23,015,463	28,713,571	27,649,083	26,065,181	26,107,102	21,502,182	1,598,447	2,024,458	2,501,054	2,021,450	2,551,277	2,583,292
Fire Insurance	56,342,885	57,369,057	60,651,004	68,339,553	69,119,571	69,389,974	50,102,385	50,592,542	53,224,955	60,466,913	62,763,203	57,222,726	6,240,500	6,776,515	7,426,049	7,872,640	6,356,368	12,167,248
Motor Insurance	176,714,739	184,688,009	193,332,018	201,672,152	212,529,081	221,882,435	160,206,678	172,027,155	177,282,887	184,710,549	193,003,576	201,369,908	16,508,061	12,660,854	16,049,131	16,961,603	19,525,505	20,512,527
Compulsory (Third Party Liability Ins.)	121,905,641	127,943,934	134,236,208	136,353,271	145,973,389	150,735,667	109,180,067	118,197,518	121,880,030		130,065,507	134,167,870	12,725,574	9,746,416	12,356,178	13,028,776	15,907,882	16,567,797
Comprehensive (Own Damage)Ins.	54,809,098	56,744,075	59,095,810	65,318,881	66,555,692	71,146,768	51,026,611	53,829,637	55,402,857	61,386,054	62,938,069	67,202,038	3,782,487	2,914,438	3,692,953	3,932,827	3,617,623	3,944,730
Credit Insurance	464,035	455,009	307,160	397,979	699,052	1,100,767	464,035	455,009	307,160	397,979	699,052	1,100,767	0	0	0	0	0	0
General Accident Insurance	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818	18,474,171	17,770,984	16,828,158	14,943,659	16,361,977	18,278,445	16,599,336	643,847	603,982	1,009,637	1,286,662	1,657,373	1,874,835
Total General Insurances	276,550,400	290,682,244	300,393,615	316,144,954	330,941,901	334,932,821	251,559,545	268,616,435	273,407,744	288,002,599	300,851,378	297,794,919	24,990,855	22,065,809	26,985,871	28,142,355	30,090,523	37,137,902
Life Assurance	38,038,112	40,800,332	43,766,880	47,437,142	53,096,513	61,038,255	36,056,531	38,611,210	40,970,078	44,177,132	48,909,527	55,242,272	1,981,581	2,189,122	2,796,802	3,260,010	4,186,986	5,795,983
Medical Insurance	94,026,914	105,948,171	117,506,160	127,349,809	141,669,761	154,395,794	88,473,426	100,009,417	107,484,653	116,595,072	128,628,618	139,701,153	5,553,488	5,938,754	10,021,507	10,754,737	13,041,143	14,694,641
Total Life & Medical Insurances	132,065,026	146,748,503	161,273,040	174,786,951	194,766,274	215,434,049	124,529,957	138,620,627	148,454,731	160,772,204	177,538,145	194,943,425	7,535,069	8,127,876	12,818,309	14,014,747	17,228,129	20,490,624
Total	408,615,426	437,430,747	461,666,655	490,931,905	525,708,175	550,366,870	376,089,502	407,237,062	421,862,475	448,774,803	478,389,523	492,738,344	32,525,924	30,193,685	39,804,180	42,157,102	47,318,652	57,628,526

Takaful Insurance Premiums Share % from Gross Jordanian Insurance Market Premiums (According to Branches)*

Branch / Year	Gross Insurance Market Premiums						Traditional Insurance Share % from Gross Insurance Branch Premiums						Takaful Insurance Share % from Gross Insurance Branch Premiums					
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Marine Insurance	24,613,910	30,738,029	30,150,137	28,086,631	28,658,379	24,085,474	94	93	92	93	91	89	6	7	8	7	9	11
Fire Insurance	56,342,885	57,369,057	60,651,004	68,339,553	69,119,571	69,510,772	89	88	88	88	91	82	11	12	12	12	9	18
Motor Insurance	176,714,739	184,688,009	193,332,018	201,672,152	212,529,081	221,882,435	91	93	92	92	91	91	9	7	8	8	9	10
Compulsory (Third Party Liability Ins.)	121,905,641	127,943,934	134,236,208	136,353,271	145,973,389	150,735,667	90	92	91	0	89	89	10	8	9	10	11	11
Comprehensive (Own Damage)Ins.	54,809,098	56,744,075	59,095,810	65,318,881	66,555,692	71,146,768	93	95	94	94	95	94	7	5	6	6	5	6
Credit Insurance	464,035	455,009	307,160	397,979	699,052	979,969	100	100	100	100	100	100	0	0	0	0	0	0
General Accident Insurance	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818	18,474,171	97	97	94	93	92	90	3	3	6	7	8	9
Total General Insurances	276,550,400	290,682,244	300,393,615	316,144,954	330,941,901	334,932,821	91	92	91	91	91	89	9	8	9	9	9	11
Life Assurance	38,038,112	40,800,332	43,766,880	47,437,142	53,096,513	61,038,255	95	95	94	93	92	91	5	5	6	7	8	11
Medical Insurance	94,026,914	105,948,171	117,506,160	127,349,809	141,669,761	154,395,794	94	94	91	92	91	90	6	6	9	8	9	10
Total Life & Medical Insurances	132,065,026	146,748,503	161,273,040	174,786,951	194,766,274	215,434,049	94	94	92	92	91	90	6	6	8	8	9	11
Total	408,615,426	437,430,747	461,666,655	490,931,905	525,708,175	550,366,870	92	93	91	91	91	90	8	7	9	9	9	11

* Two insurance companies practice Takaful Insurance out of 25 insurance companies operating in Jordan after liquidate Al-Barakah Takaful :

1- Islamic Insurance Company

2- First Insurance Company

** The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (29)
Takaful Insurance Paid Claims Share from Gross Jordanian Insurance Market Paid Claims
For the years 2010-2015 (JD)

Branch / Year	Gross Insurance Market Paid Claims						Traditional Insurance Share % from Gross Insurance Market Paid Claims						Takaful Insurance Share % from Gross Insurance Market Paid Claims					
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Marine Insurance	4,684,069	5,003,089	11,809,620	6,411,414	7,074,415	7,309,789	4,455,768	4,928,207	11,732,262	6,284,133	6,983,468	6,968,168	228,301	74,882	77,358	127,281	90,947	341,621
Fire Insurance	11,234,683	25,569,297	12,534,898	12,750,863	42,142,301	19,919,195	10,024,099	24,433,204	12,219,944	9,838,908	37,185,650	18,534,989	1,210,584	1,136,093	314,954	2,911,955	4,956,651	1,384,206
Motor Insurance	160,331,459	190,783,410	171,699,125	160,388,032	175,678,592	188,462,270	144,048,805	180,061,588	159,277,328	147,914,885	162,079,965	173,850,874	16,282,654	10,721,822	12,421,797	12,473,147	13,598,627	14,611,396
Compulsory (Third Party Liability Ins.)	103,611,554	124,930,590	108,829,217	104,821,634	115,527,438	127,590,797	91,845,039	117,472,249	100,330,885	95,887,570	105,416,540	116,498,145	11,766,515	7,458,341	8,498,332	8,934,064	10,110,898	11,092,652
Comprehensive (Own Damage)Ins.	56,719,905	65,852,820	62,869,908	55,566,398	60,151,154	60,871,473	52,203,766	62,589,339	58,946,443	52,027,315	56,663,425	57,352,729	4,516,139	3,263,481	3,923,465	3,539,083	3,487,729	3,518,744
Credit Insurance	2,093,502	911,112	838,458	803,072	717,124	906,772	2,093,502	911,112	838,458	803,072	717,124	906,772	0	0	0	0	0	0
General Accident Insurance	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758	3,928,970	2,529,200	2,776,873	2,066,584	1,756,780	5,350,771	3,735,990	128,852	161,691	98,573	70,731	54,987	192,980
Total General Insurances	181,001,765	225,205,472	199,047,258	182,180,892	231,018,190	220,526,996	163,151,374	213,110,984	186,134,576	166,597,778	212,316,978	203,996,793	17,850,391	12,094,488	12,912,682	15,583,114	18,701,212	16,530,203
Life Assurance	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839	27,212,033	19,750,013	20,584,151	23,400,504	28,439,793	27,107,123	25,269,517	621,157	784,053	864,170	1,067,578	1,435,716	1,942,516
Medical Insurance	80,731,097	98,361,038	99,730,269	110,340,729	113,356,525	124,031,389	75,559,901	93,685,537	93,376,917	102,591,613	104,446,167	112,355,059	5,171,197	4,675,501	6,353,352	7,749,116	8,910,358	11,676,330
Total Life & Medical Insurances	101,102,267	119,729,242	123,994,943	134,848,100	141,899,364	151,243,422	95,309,914	114,269,688	116,777,421	126,031,406	131,553,290	137,624,576	5,792,354	5,459,554	7,217,522	8,816,694	10,346,074	13,618,846
Total	282,104,032	344,934,714	323,042,201	317,028,992	372,917,554	371,770,418	258,461,288	327,380,672	302,911,997	292,629,184	343,870,268	341,621,369	23,642,745	17,554,042	20,130,204	24,399,808	29,047,286	30,149,049

Takaful Insurance Paid Claims Share % from Gross Jordanian Insurance Market Paid Claims (According to Branches)

Branch / Year	Gross Insurance Market Paid Claims according to the branch						Traditional Insurance Share % from Gross Insurance Branch Paid Claims						Takaful Insurance Share % from Gross Insurance Branch Paid Claims					
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Marine Insurance	4,684,069	5,003,089	11,809,620	6,411,414	7,074,415	7,309,789	95	99	99	98	99	95	5	1	1	2	1	5
Fire Insurance	11,234,683	25,569,297	12,534,898	12,750,863	42,142,301	19,919,195	89	96	97	77	88	93	11	4	3	23	12	7
Motor Insurance	160,331,459	190,783,410	171,699,125	160,388,032	175,678,592	188,462,270	90	94	93	92	92	92	10	6	7	8	8	8
Compulsory (Third Party Liability Ins.)	103,611,554	124,930,590	108,829,217	104,821,634	115,527,438	127,590,797	89	94	92	91	91	91	11	6	8	9	9	9
Comprehensive (Own Damage)Ins.	56,719,905	65,852,820	62,869,908	55,566,398	60,151,154	60,871,473	92	95	94	94	94	94	8	5	6	6	6	6
Credit Insurance	2,093,502	911,112	838,458	803,072	717,124	906,772	100	100	100	100	100	100	0	0	0	0	0	0
General Accident Insurance	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758	3,928,970	95	94	95	96	99	95	5	6	5	4	1	5
Total General Insurances	181,001,765	225,205,472	199,047,258	182,180,892	231,018,190	220,526,996	90	95	94	91	92	93	10	5	6	9	8	7
Life Assurance	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839	27,212,033	97	96	96	96	95	93	3	4	4	4	5	7
Medical Insurance	80,731,097	98,361,038	99,730,269	110,340,729	113,356,525	124,031,389	94	95	94	93	92	91	6	5	6	7	8	9
Total Life & Medical Insurances	101,102,267	119,729,242	123,994,943	134,848,100	141,899,364	151,243,422	94	95	94	93	93	91	6	5	6	7	7	9
Total	282,104,032	344,934,714	323,042,201	317,028,992	372,917,554	371,770,418	92	95	94	92	92	92	8	5	6	8	8	8

* Two insurance companies practice Takaful Insurance out of 25 insurance companies operating in Jordan after liquidate Al-Barakah Takaful :

- 1- Islamic Insurance Company
- 2- First Insurance Company

** The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (30)

Takaful Insurance Business (Premiums, Paid Claims) Allocated to Insurance Branches & Takaful Share of Total Business for the years 2015 & 2014 (JD)

Underwritten Premiums

NO.	Company	Premiums / Insurance Branch																Total Company Business		% Companies Market Share		% Companies Takaful Share	
		Marine & Aviation Insurance		Fire Insurance		Liability Insurance		Other Branches		Credit Insurance		Motor Insurance		Medical Insurance		Life Assurance		2015	2014	2015	2014	2015	2014
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Islamic Insurance	850,869	881,132	1,671,214	1,630,630			505,926	472,168			9,519,743	9,532,001	5,041,424	4,748,649	5,312,615	4,186,986	22,901,791	21,451,566	4.16	4.08	39.74	45.33
2	First Insurance *	1,732,423	1,670,145	10,496,034	4,725,738	450,068	563,954	918,841	621,251			10,992,784	9,993,504	9,653,217	8,292,494	483,368		34,726,735	25,867,086	6.31	4.92	60.26	54.67
	Total Takaful Insurance	2,583,292	2,551,277	12,167,248	6,356,368	450,068	563,954	1,424,767	1,093,419			20,512,527	19,525,505	14,694,641	13,041,143	5,795,983	4,186,986	57,628,526	47,318,652	10.47	9	100	100
	Total Market Business/Branch	24,085,474	28,658,379	69,510,772	69,119,571	7,428,601	6,667,689	11,045,570	13,268,129	979,969	699,052	221,882,435	212,529,081	154,395,794	141,669,761	61,038,255	53,096,513	550,366,870	525,708,175				

Paid Claims

NO.	Company	Paid Claims / Insurance Branch																Total Company Business		% Companies Market Share		% Companies Takaful Share	
		Marine & Aviation Insurance		Fire Insurance		Liability Insurance		Other Branches		Credit Insurance		Motor Insurance		Medical Insurance		Life Assurance		2015	2014	2015	2014	2015	2014
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Islamic Insurance	90,558	35,422	156,725	506,362			66,212	38,524			7,037,737	7,102,712	3,988,227	4,052,716	1,635,684	1,435,716	12,975,143	13,171,452	3.49	3.53	43.04	45.34
2	First Insurance *	251,063	55,525	1,227,481	4,450,289	11,266	376	115,502	16,087			7,573,659	6,495,915	7,688,103	4,857,642	306,832		17,173,906	15,875,834	4.62	4.26	56.96	54.66
	Total Takaful Paid Claims	341,621	90,947	1,384,206	4,956,651	11,266	376	181,714	54,611			14,611,396	13,598,627	11,676,330	8,910,358	1,942,516	1,435,716	30,149,049	29,047,286	8.11	7.79	100	100
	Total Market Paid Claims/Branch	7,309,789	7,074,415	19,919,195	42,142,301	378,788	300,834	3,550,182	5,104,924	906,772	717,124	188,462,270	175,678,592	124,031,389	113,356,525	27,212,033	28,542,839	371,770,418	372,917,554				

* First Insurance Company was established in 2008.

* First Insurance Company practice non life insurances including Medical Insurance & doesn't practice Life Assurance.

** The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (31)

**Takaful Insurance Business (Profit (Loss)) Allocated to Insurance Branches
& Takaful Share of Total Business for the years 2015 & 2014 (JD)**

profit (Loss)

No.	Company	profit (Loss) / Insurance Branch																Company Profit (Loss)		% Companies Share of Total Market Profit (Loss)		% Companies Share of Total Takaful Profit (Loss)	
		Marine & Aviation Insurance		Fire Insurance		Liability Insurance		Other Branches		Credit Insurance		Motor Insurance		Medical Insurance		Life Insurance		2015	2014	2015	2014	2015	2014
		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
1	Islamic Insurance	345,066	316,757	109,308	87,974			101,206	113,197			1,085,668-	764,064-	308,634-	351,601-	1,196,499	1,149,928	357,777	552,191	1.05	1.58	51.48	54.07
2	First Insurance *	108,248	126,568	45,811	37,589	27,800	40,151	98,963	143,604			348,792	376,232-	299,015-	497,415	6,603		337,202	469,095	0.99	1.34	48.52	45.93
Total Takaful Profit (Loss)		453,314	443,325	155,119	125,563	27,800	40,151	200,169	256,801	0	0	736,876-	1,140,296-	607,649-	145,814	1,203,102	1,149,928	694,979	1,021,286	2.04	2.93	100	100
Total Market Profit (Loss)/Branch***		4,971,250	5,613,229	3,010,673	3,708,222	1,047,777	738,698	2,722,976	1,991,199	554,519	357,359	7,453,694	8,240,162	7,983,934	7,974,381	6,254,921	6,288,306	33,999,744	34,911,556				

* First Insurance Company was established in 2008.

* First Insurance Company practice non life insurances including Medical Insurance & doesn't practice Life Assurance.

* The figures above represent the operations as 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

Table (32)

%Jordanian, Arab and Foreign Shares in Insurance Companies Paid Up Capitals For the year 2015

No.	Companies	Jordanian Share %	Arab Share %	Foreign Share %	Total
1	Jordan Insurance	82.507%	6.232%	11.261%	100%
2	Middle East Insurance	77.316%	1.143%	21.541%	100%
3	National Insurance	99.734%	0.266%	—	100%
4	United Insurance	89.405%	6.762%	3.833%	100%
5	AL Manara Insurance	16.930%	81.941%	1.128%	100%
6	Arabia Insurance-Jordan	46.657%	53.343%	—	100%
7	Jerusalem Insurance	99.464%	0.484%	0.052%	100%
8	AL-Nisr Al-Arabi Insurance	81.764%	0.218%	18.018%	100%
9	Jordan French Insurance	92.607%	7.083%	0.310%	100%
10	Arab Union International Ins.	85.696%	13.664%	0.640%	100%
11	Delta Insurance	62.661%	37.196%	0.142%	100%
12	Jordan Emirates Insurance	6.830%	92.896%	0.274%	100%
13	Holy Land Insurance	96.721%	3.131%	0.148%	100%
14	Arab Life & Accidents Insurance	29.777%	55.519%	14.704%	100%
15	Philadelphia Insurance	99.731%	0.269%	—	100%
16	Jordan International Insurance	92.407%	6.543%	1.050%	100%
17	Euro Arab Jordanian Insurance Group	13.958%	0.140%	85.902%	100%
18	Islamic Insurance	78.121%	21.837%	0.042%	100%
19	Arab Assurers	99.769%	0.231%	—	100%
20	Arab Jordanian Insurance Group	98.598%	1.060%	0.343%	100%
21	Arab Orient Insurance	9.526%	90.474%	—	100%
22	MEDGULF Insurance	39.519%	57.731%	2.750%	100%
23	First Insurance	68.046%	31.892%	0.062%	100%

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